

**Public Employee
Retirement System of
Idaho**

**2003
Member
Transaction
Surveys**

**Final
Report**

March 2004

2003 Member Transaction Surveys

Public Employee Retirement System of Idaho

Final Report

Presented by:

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Executive Summary

In the fall of 2003, Clearwater Research, Inc., began collecting information from PERSI members who had participated in one of the following five transactions: Retirement, Separation, Disability, Choice Plan loan, or Choice Plan rollover into the plan. The mail surveys were administered in two discrete waves to better manage the amount of time between the transaction experience and data collection. Information was collected about member satisfaction with PERSI service delivery, customer service experiences, information accessibility and usability, and PERSI Website use. Clearwater Research conducted univariate and bivariate analyses of the 838 completed surveys to identify areas of excellence and opportunities to improve. This information will be used to guide future PERSI service offerings and administration.

The following sections highlight some of the results presented within the body of this report. Because of the nature and complexity of the research design and analysis, readers are cautioned against drawing strong conclusions based solely on this brief executive summary.

Disability Retirement Satisfaction Survey

- 62% of respondents were either *Somewhat satisfied* or *Very satisfied* overall with PERSI.
- 82% of respondents were either *Somewhat satisfied* or *Very satisfied* with the outcome of their disability claim.
- 79% of respondents read additional information provided by PERSI for disability retirement claims, and 81% of those respondents who read this information found it to be *Somewhat useful* or *Very useful*.

Choice Plan Loan Process Satisfaction Survey

- 87% of respondents were either *Somewhat satisfied* or *Very satisfied* overall with PERSI, and 89% of respondents were either *Somewhat satisfied* or *Very satisfied* with the service provided by PERSI staff.
- 93% of respondents found the loan submission requirements to be either *Somewhat easy* or *Very easy*.
- 48% of respondents read additional information provided by PERSI for Choice Plan loans, and 100% of those respondents who read this information found it to be *Somewhat useful* or *Very useful*.

Retirement Satisfaction Survey

- 97% of respondents were either *Somewhat satisfied* or *Very satisfied* with the retirement process.
- 58% of respondents received retirement counseling from a PERSI Member Representative, and 96% of those respondents who received retirement counseling were either *Somewhat satisfied* or *Very satisfied* with the service.
- 91% of respondents found the retirement application process to be either *Somewhat easy* or *Very easy*.
- 99% of those respondents found the information provided by PERSI to complete their retirement application to be *Somewhat useful* or *Very useful*.
- 34% of respondents attended a Pre-Retirement Workshop offered by PERSI staff, and 99% of those respondents who attended these workshops found the information provided to be *Somewhat useful* or *Very useful*.

Choice Plan Rollover Satisfaction Survey

- 90% of respondents were either *Somewhat satisfied* or *Very satisfied* overall with PERSI, and 81% of respondents were either *Somewhat satisfied* or *Very satisfied* with the rollover process.
- 93% of respondents were either *Somewhat satisfied* or *Very satisfied* with the service provided by PERSI staff.
- 66% of respondents found the Choice Plan rollover process to be either *Somewhat easy* or *Very easy*, and 76% found the submission of the Choice Plan rollover request to Mellon to be *Somewhat easy* or *Very easy*.
- 93% of those respondents found the information provided by PERSI to complete their Choice Plan rollover to be *Somewhat useful* or *Very useful*.
- 48% of respondents read additional information provided by PERSI for Choice Plan rollovers, and 95% of those respondents who read this information found it to be *Somewhat useful* or *Very useful*.

Separation Benefit Satisfaction Survey

- 92% of respondents were either *Somewhat satisfied* or *Very satisfied* with the separation process, and 86% of respondents were either *Somewhat satisfied* or *Very satisfied* with the service provided by PERSI staff.
- 97% of respondents found the submission of the separation benefit form to be either *Somewhat easy* or *Very easy*, and 96% of those respondents found the informational page provided by PERSI attached to the separation benefit form to be *Somewhat useful* or *Very useful*.
- 65% of respondents were aware that their money could be left with PERSI, and 87% of respondents indicated that they knew the tax consequences of taking their money out early.

Introduction

Background

The Public Employee Retirement System of Idaho (PERSI) provides retirement and other benefits to over 100,000 public employee members statewide. PERSI also works with over 670 employers to provide these benefits and services to active members. PERSI seeks to develop a comprehensive model of customer service satisfaction for both employers and members and, as part of that effort, desire to elicit feedback from stakeholder groups about PERSI policies and procedures.

Study Purpose

To better understand the perceptions and experiences of active members and provide better service to them, PERSI and Clearwater Research, Inc., developed five separate customer satisfaction survey instruments to elicit attitudes and perceptions of PERSI members about the following five transactions:

- Disability Retirements,
- Choice Plan Loans,
- Retirements,
- Choice Plan Rollovers, and
- Separation Benefits.

The purpose of this research project was to provide empirical and quantitative information about PERSI members from the following five topic areas:

- Member Satisfaction
- Member Knowledge
- Customer Service,
- Access and Use of PERSI Information, and
- PERSI Website Use.

Organization of Report

The report begins with a brief description of the research methods employed in this project, including sampling plan, questionnaire design, and procedures for data collection, preparation, and analysis. The findings of the analyses are presented by topic and then in the order of appearance in the questionnaire, with each followed by an immediate discussion of comparative results.

Method

Survey Instrument

Clearwater Research collaborated extensively with PERSI staff to design them five separate transaction surveys. The instruments contained items on member satisfaction, benefit knowledge, PERSI contact experiences, retirement planning, PERSI Website usage, and service recommendations. The questionnaire instruments were developed for active or recently retired PERSI members, and design elements were specifically incorporated for administration using a mail survey. The surveys were offered in English only.

Before the questionnaires were administered, cognitive testing was used to identify and remedy potential problems in the hard copy version of the survey instrument. For survey research, cognitive testing is used to diagnose questions that may be difficult to understand, have more than one meaning, are difficult to answer, or may lead members to answer in a particular way. Cognitive testing is typically conducted by exposing a participant to a survey question, observing the participant's reaction, and then probing for additional information about the meaning of the question, the ease of generating a response, and the strategy used by the member to answer the question.

Twelve PERSI members were recruited from the sample list from Ada County, and two focus groups were used to elicit member feedback about survey content and design from the target population (viz., PERSI members).

Sampling

For this research effort, the member population was composed of all members who had initiated one of the five described transactions in either the third or fourth quarters of 2003 (July through December). In addition, all Disability Retirement transactions from quarters 1 and 2 of 2003 were also included in the sample frame. An electronic file of member transactions and associated contact information was provided by PERSI, and multiple listings of different individuals with the same contact information (i.e., mailing address) were resolved before each fielding administration. Response rates are reported separately for each transaction survey.

Data Collection

Clearwater Research collected data for the five transaction surveys from two separate data collection waves. Surveys were administered and collected for Wave 1 from October 27, 2003 to December 5, 2003. Surveys were administered and collected for Wave 2 from January 20, 2004 to February 27, 2004. Introductory letters on PERSI letterhead were mailed with the survey for each data collection wave. All completed surveys received by February 27, 2004 were entered into the response database.

Across all five surveys, a total of 838 completed surveys were received, entered, and analyzed, yielding a 23% overall response rate. The number of completed surveys and associated response rates for each transaction type is provided in Table 1.

TABLE 1: Survey Performance by Transaction Type

Transaction Type	Sample Records	Completed Surveys	Response Rate
Disability Retirement	59	29	49%
Choice Plan Loan Process	83	31	37%
Retirement	880	452	52%
Choice Plan Rollover	98	47	48%
Separation Benefit	2,487	305	12%
Total	3,607	864	24%

Data Preparation

Survey data were entered into a Ci3 based data entry program database. Prior to analysis, Clearwater Research followed a comprehensive routine of data preparation. Data were converted from the Access database and formatted for review and analysis in SPSS, a statistical analysis software package. The original survey variables and response categories were labeled, and additional variables were created for the analysis as needed. In addition, open-ended responses were examined and cleaned for overall comprehension.

Coding

Clearwater Research has developed a standard set of procedures to prepare data for review and analysis. First, each variable was provided a unique label matching the CATI question number from the survey instrument. Next, each raw, labeled variable was recoded into a new variable to remove non-responsive answers (e.g., Don't Know, Refused). These recoded variables were designated using an alphabetical subscript that

identifies the resultant measurement scale. A complete listing of these recode variable subscripts is provided in Table 2.

TABLE 2: Examples of Variable Subscript Labels

LABEL	MEANING
M	<i>A variable which has been coded for interval level analysis. Answers such as "Don't know," "Refused," and "No answer" recoded as system missing (e.g., Q005M).</i>
D	<i>A variable which has been coded for use as a dichotomous (two-category) variable. Answers such as "Don't know," "Refused," and "No answer" recoded as system missing (e.g., Q005D).</i>
T	<i>A variable which has been coded for use as a trichotomous (three-category) variable. Answers such as "Don't know," "Refused," and "No answer" recoded as system missing (e.g., Q005T).</i>
C	<i>A scaled or categorical variable which has been recoded into more than three categories. Answers such as "Don't know," "Refused," and "No answer" recoded as system missing (e.g., Q005C).</i>

Data Analysis

The analysis plan consisted of two phases. First, an initial analysis of the distributions of individual items and of bivariate associations among demographic and substantive items was conducted. From this basic analysis, additional research questions with generally expanded scope and complexity were developed and explored.

Clearwater Research used SPSS to analyze the data. The initial analyses involved frequency tables and descriptive statistics (e.g., mean, standard deviation) to examine and characterize the distribution of responses for each variable. These descriptive statistics also guided the subsequent analyses.

The next step in the analysis examined the pattern of relations between variables to identify meaningful similarities and dissimilarities among the data. These analyses employed correlation coefficients to determine the direction and strength of associations among sets of variables. Chi-square tests were primarily used to explore differences in response patterns and outcomes across salient demographic and organizational variables.

Findings and Interpretation

The results of the analysis are presented in the following order:

1. Disability Retirement Satisfaction Survey
2. Choice Plan Loan Process Satisfaction Survey
3. Retirement Satisfaction Survey
4. Choice Plan Rollover Satisfaction Survey
5. Separation Benefit Satisfaction Survey

The full text of the questions and answer categories is available for all five transaction surveys in Appendix A (p. 73 - 82). On the following pages, charts, tables, and descriptions of survey results include survey question numbers for easy reference.

Disability Retirement Satisfaction Survey

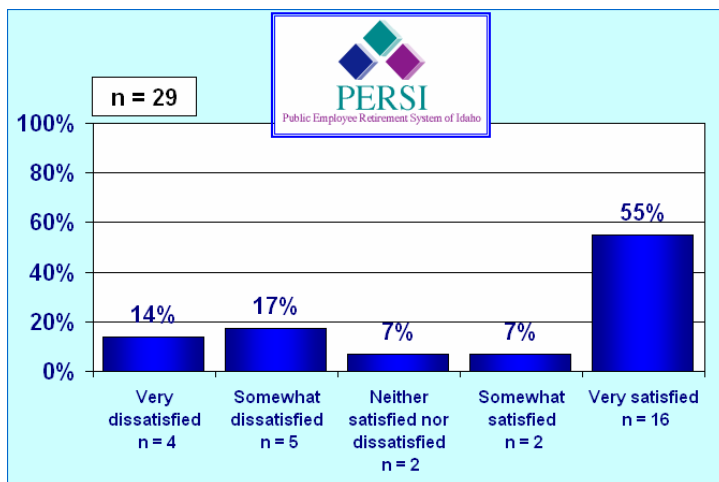
The sample frame for the Disability Retirement Satisfaction Survey included all PERSI members who had initiated a disability retirement transaction in 2003.

A total of 59 unduplicated sample records were provided to Clearwater Research across both data collection waves, and a census of these records was attempted. 29 completed surveys were returned by mail, yielding an overall response rate of 49%. The response rate for Wave 1 was 47% (18 of 38), and the response rate for Wave 2 was 52% (11 of 21).

Overall Satisfaction With PERSI (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire disability process. How satisfied or dissatisfied overall are you with PERSI?

FIGURE 1.1: Overall Satisfaction with PERSI (Q1)

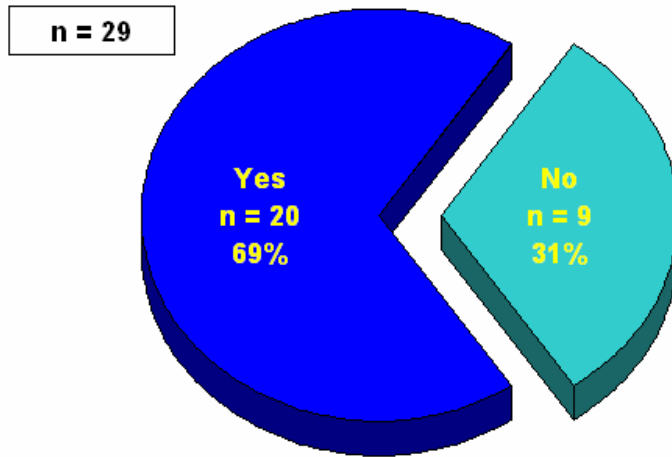


- All members in the sample were asked Q1, and a total of 29 answers were collected (See Figure 1.1).
- Overall, 55% were *Very satisfied* (n = 16), 7% were *Somewhat satisfied* (n = 2), 7% were *Neither satisfied nor dissatisfied* (n = 2), 17% were *Somewhat dissatisfied* with (n = 5), and 14% were *Very dissatisfied* (n = 4) with PERSI overall.

Disability Process Explained (Q2)

Q2: Did your PERSI Representative explain the entire disability process to you at the beginning?

FIGURE 1.2: Disability Process Explained (Q2)

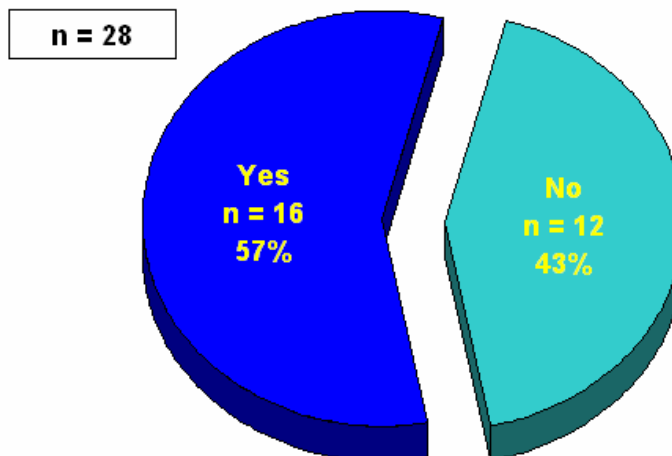


- All members in the sample were asked Q2, and a total of 29 answers were collected (See Figure 1.2).
- 69% indicated Yes (n = 20) and 31% indicated No (n = 9).
- Respondents who indicated the disability process was explained to them (mean = 4.25) were more satisfied with PERSI overall (Q1) compared to respondents who indicated that the process was not explained to them (mean = 2.56) [$F(1,27) = 8.92, p < .05, \eta^2 = .25$].

VPA's Role in Process Explained (Q3)

Q3: Did your PERSI Representative explain the relationship of Voluntary Plan Administrators (VPA) to PERSI?

FIGURE 1.3: VPA's Role in Process Explained (Q3)

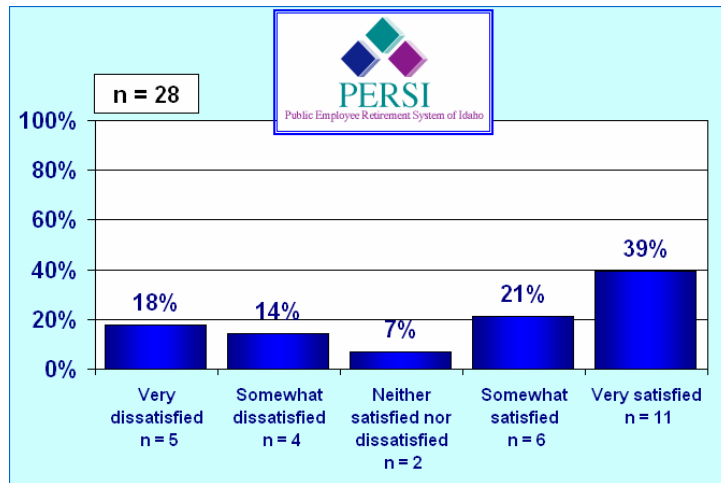


- All members in the sample were asked Q3, and a total of 28 answers were collected (See Figure 1.3).
- 57% indicated Yes (n = 16) and 43% indicated No (n = 12).
- Although respondents who indicated the relationship between VPA and PERSI was explained to them (mean = 3.81) had a higher average level of satisfaction with PERSI overall (Q1) compared to respondents who indicated that it was not explained (mean = 3.50), the difference was not statistically significant [$F(1,26) = 0.25, p > .05, \eta^2 = .01$].

Satisfaction With Service Provided by VPA (Q4)

Q4: Consider your experiences with VPA throughout the disability review. How satisfied or dissatisfied are you overall with VPA?

FIGURE 1.4: Satisfaction with Service Provided by VPA (Q4)

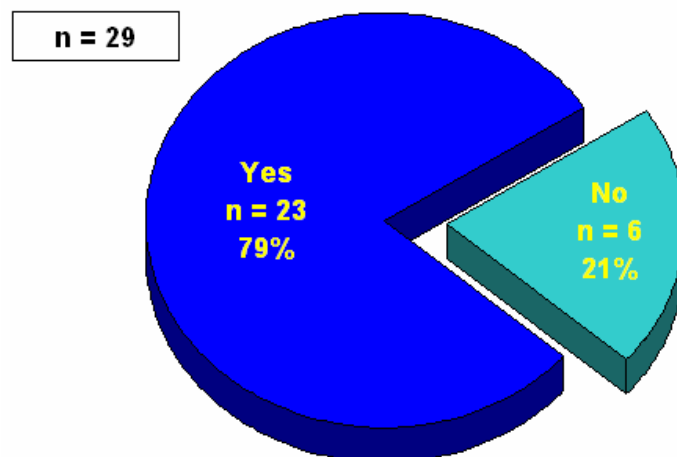


- All members in the sample were asked Q4, and a total of 28 answers were collected (See Figure 1.4).
- Overall, 39% were *Very satisfied* (n = 11), 21% were *Somewhat satisfied* (n = 6), 7% were *Neither satisfied nor dissatisfied* (n = 2), 14% were *Somewhat dissatisfied* (n = 4), and 18% were *Very dissatisfied* (n = 5) with the service provided by VPA.
- Respondents were asked to describe why they responded to Q4 in an open-ended response format (Q5). Complete responses to Q5 are provided in Appendix B (p. 83).

Contacted VPA About Claim (Q6)

Q6: Did you call VPA about your disability claim?

FIGURE 1.5: Contacted VPA About Claim (Q6)

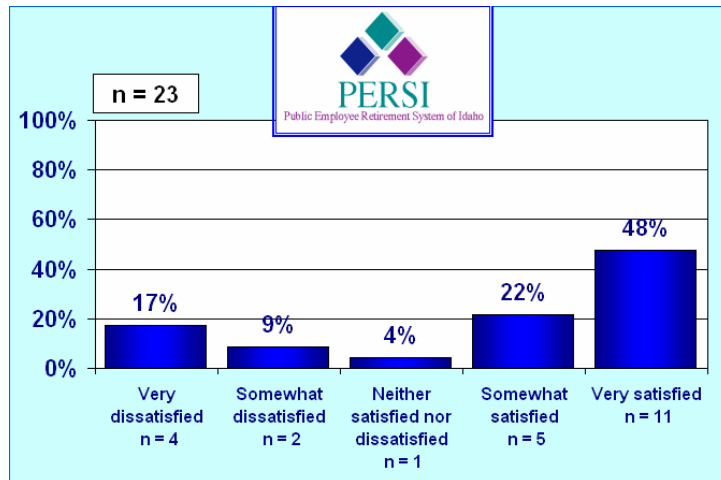


- All members in the sample were asked Q6, and a total of 29 answers were collected (See Figure 1.5).
- 79% indicated Yes (n = 23) and 21% indicated No (n = 6) when asked whether they had contacted VPA about their disability claim.

Satisfaction With Responsiveness of VPA (Q7)

Q7: How satisfied were you with the responsiveness of VPA in answering your disability claim questions?

FIGURE 1.6: Satisfaction with Responsiveness of VPA (Q7)

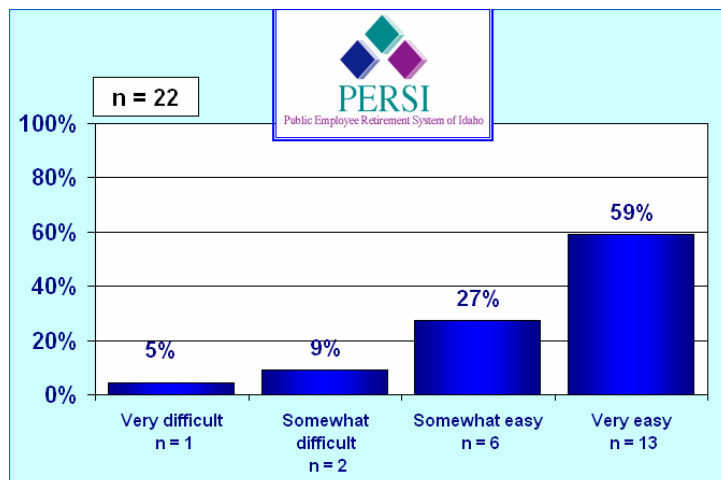


- Only those members who responded Yes to Q6 were asked Q7, and a total of 23 answers were collected (See Figure 1.6).
- Overall, 48% were *Very satisfied* (n = 11), 22% were *Somewhat satisfied* (n = 5), 4% were *Neither satisfied nor dissatisfied* (n = 1), 9% were *Somewhat dissatisfied* (n = 2), and 17% were *Very dissatisfied* (n = 4) with the responsiveness of VPA.
- The association between overall satisfaction with PERSI (Q1) and satisfaction with VPA's responsiveness (Q7) was strong and positive ($r = .92$), indicating a direct linear relation between these two satisfaction measures.

Understandability of Materials Provided by VPA (Q8)

Q8: How easy was it to understand the written materials provided by VPA for your disability claim?

FIGURE 1.7: Understandability of Materials Provided by VPA (Q8)

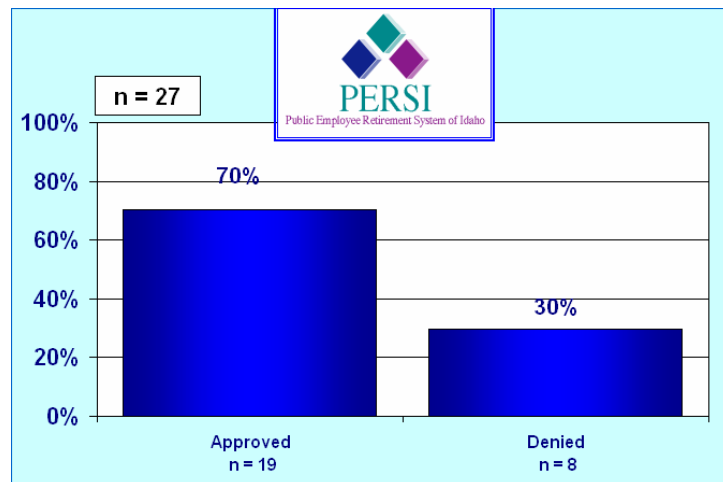


- Only those members who responded Yes to Q6 were asked Q8, and a total of 22 answers were collected (See Figure 1.7).
- Overall, 59% responded *Very easy* (n = 13), 27% responded *Somewhat easy* (n = 6), 9% responded *Somewhat difficult* (n = 2), and 5% responded *Very difficult* (n = 1) when asked about the understandability of the written materials provided by VPA.
- Respondents were asked to describe what could be done to make the process better in an open-ended response format (Q9). Complete responses to Q9 are provided in Appendix B (p. 84).

Disability Claim Outcome (Q10)

Q10: Was your disability claim approved or denied?

FIGURE 1.8: Disability Claim Outcome (Q10)

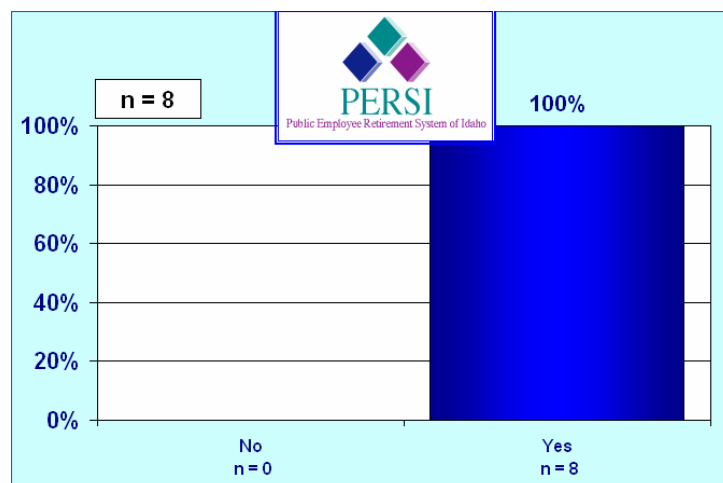


- All members in the sample were asked Q10, and a total of 27 answers were collected (See Figure 1.8).
- 70% indicated that their disability claim was *Approved* (n = 19), and 30% indicated that their disability claim was *Denied* (n = 8).
- Respondents whose disability claim was *Approved* (mean = 4.53) were more satisfied with PERSI overall (Q1) compared to respondents who indicated that their claim was *Denied* (mean = 2.00) [$F(1,25) = 27.44, p < .05, \eta^2 = .52$].

Appealed Denied Claim (Q11)

Q11: If your claim was denied, did you appeal?

FIGURE 1.9: Appealed Denied Claim (Q11)

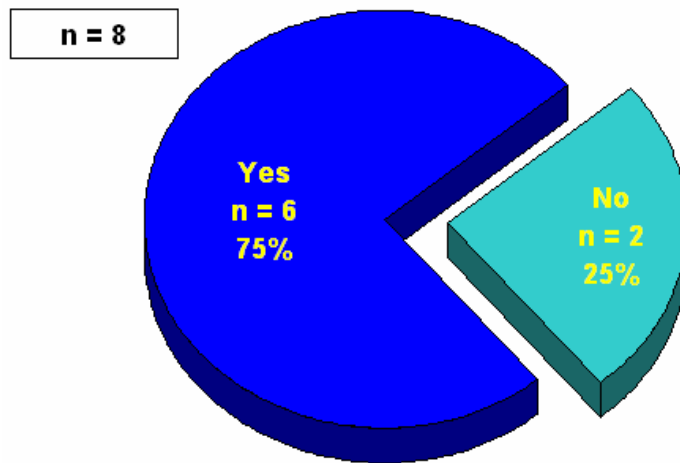


- Only those members who had their claims *Denied* (Q10) were asked Q11, and a total of 8 answers were collected (See Figure 1.9).
- All members who had their disability claims *Denied* appealed the decision (n = 8).

PERSI Staff Explained Options (Q12)

Q12: If your claim was denied, did your PERSI Representative explain your other options to you?

FIGURE 1.10: PERSI Staff Explained Options (Q12)

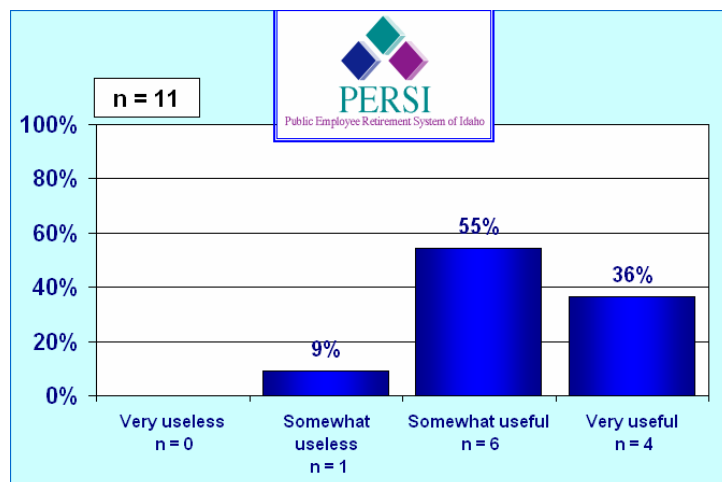


- Only those members who had their claims *Denied* (Q10) were asked Q12, and a total of 8 answers were collected (See Figure 1.10).
- 75% indicated that PERSI staff had explained other options to them (n = 6), and 25% indicated that PERSI staff had not explained other options to them (n = 2).

Usefulness of Information When Approved and Working With PERSI To Finalize Benefits (Q13)

Q13: If your claim was approved by VPA and you again started working with PERSI, how useful was the information provided by your PERSI Representative on your benefit, taxes, and insurance?

FIGURE 1.11: Usefulness of Information When Approved and Working With PERSI to Finalize Benefits (Q13)

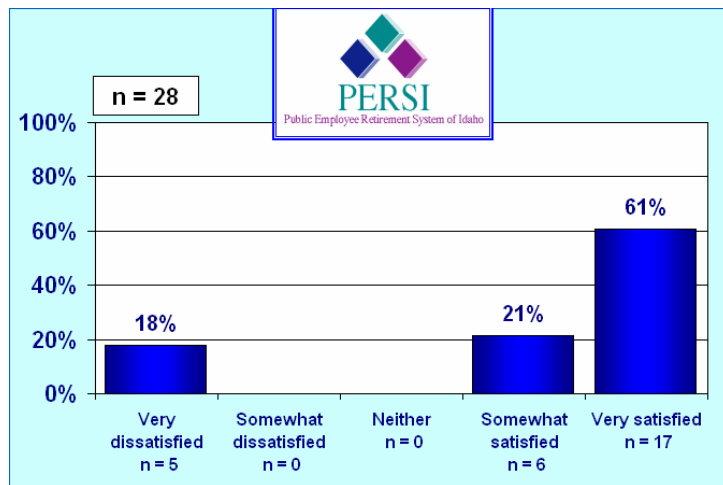


- All members in the sample were asked Q13, and a total of 11 answers were collected (See Figure 1.11).
- Overall, 36% indicated *Very useful* (n = 4), 55% indicated *Somewhat useful* (n = 6), and 9% indicated *Somewhat useless* (n = 1) when asked to evaluate the usefulness of the information provided by PERSI upon finalizing benefits.

Satisfaction With Claim Outcome (Q14)

Q14: How satisfied are you with the outcome of your disability claim?

FIGURE 1.12: Satisfaction With Claim Outcome (Q14)



- All members in the sample were asked Q14, and a total of 28 answers were collected (See Figure 1.12).
- Overall, 61% were *Very satisfied* (n = 17), 21% were *Somewhat satisfied* (n = 6), and 18% were *Very dissatisfied* (n = 5) with the outcome of their disability claim.
- Respondents were asked to describe why they responded to Q14 in an open-ended response format (Q15). Complete responses to Q15 are provided in Appendix B (p. 84).

- Respondents who's disability claim was denied (Q10) had reported lower ratings of satisfaction with their claim outcome (mean = 2.25) compared to those respondents who's disability claim was approved (mean = 4.84) [$F(1, 25) = 39.36, p < .05, \eta^2 = .61$]. This result was considerably robust, as evidenced by the high η^2 statistic (.61). The interpretation of this statistic is that approximately 60% of the variance in respondents' satisfaction with the claim outcome (Q14) was accounted for by the nature of the claim outcome (Q10) itself.

Number of Times PERSI Staff Contacted (Q16)

Q16: How many times did you contact PERSI staff regarding your disability claim?

- All members in the sample were asked Q16, and a total of 22 answers were collected. The responses ranged from 0 to 8 contacts, with the average number of contacts at 2.8.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with PERSI staff (Q16) was weak and close to zero ($r = -.08$), indicating little relation, if any, between these two measures.

Number of Times VPA Staff Contacted (Q17)

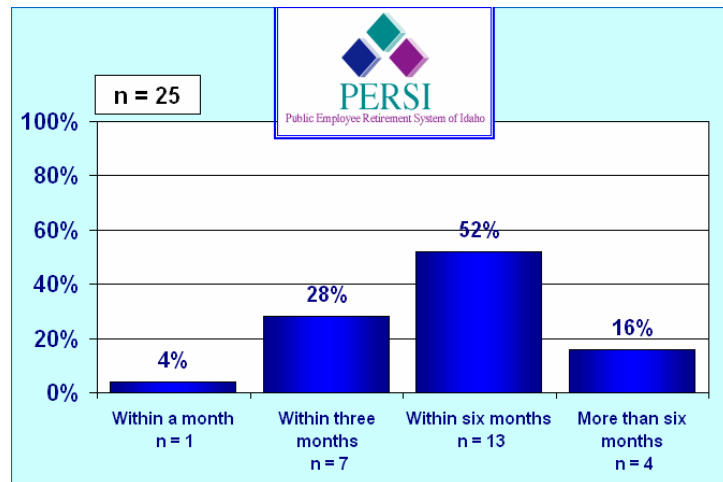
Q17: How many times did you contact VPA staff regarding your disability claim?

- All members in the sample were asked Q17, and a total of 23 answers were collected. The responses ranged from 0 to 12 contacts, with the average number of contacts at 2.8.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with VPA staff (Q17) was moderately weak and negative ($r = -.37$), indicating a weak, inverse relation between these two measures.

Perceived Time Required For Claim Resolution (Q18)

Q18: How much time elapsed between the initiation of your disability claim with PERSI and its resolution with VPA?

FIGURE 1.13: Perceived Time Required for Claim Resolution (Q18)

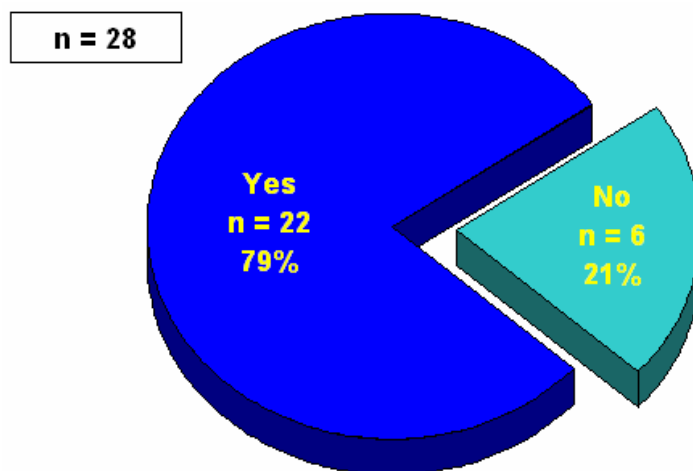


- All members in the sample were asked Q18, and a total of 25 answers were collected (See Figure 1.13).
- Overall, 4% responded *Within a month* (n = 1), 28% responded *Within three months* (n = 7), 52% responded *Within six months* (n = 13), and 16% responded *More than six months* (n = 4).

Read PERSI Disability Information (Q19)

Q19: Did you read any PERSI information on disability?

FIGURE 1.14: Read PERSI Disability Information (Q19)

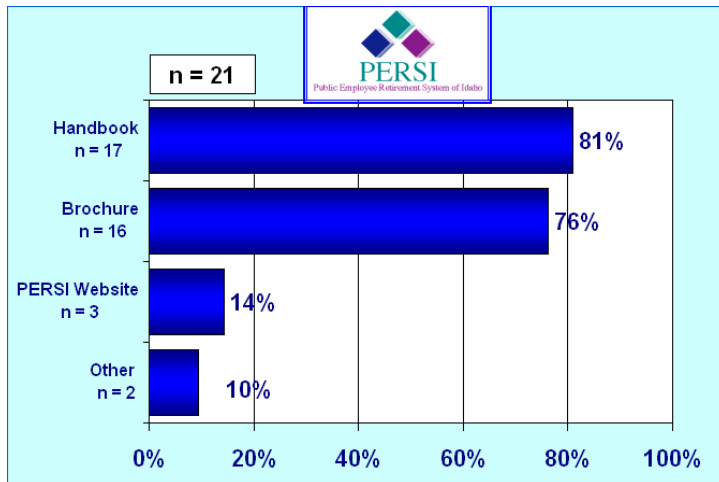


- All members in the sample were asked Q19, and a total of 28 answers were collected (See Figure 1.14).
- 79% indicated Yes (n = 22) and 21% indicated No (n = 6) when asked whether they had read any disability information provided by PERSI.
- Although respondents who had read information (mean = 3.82) had a higher average level of satisfaction with PERSI overall (Q1) compared to respondents who did not read any material (mean = 3.67), the difference was not statistically significant [$F(1,26) = 0.04, p > .05, \eta^2 = .00$].

Type of PERSI Disability Information Read (Q20)

Q20: What PERSI disability-related information did you read?

FIGURE 1.15: Type of PERSI Disability Information Read (Q20)

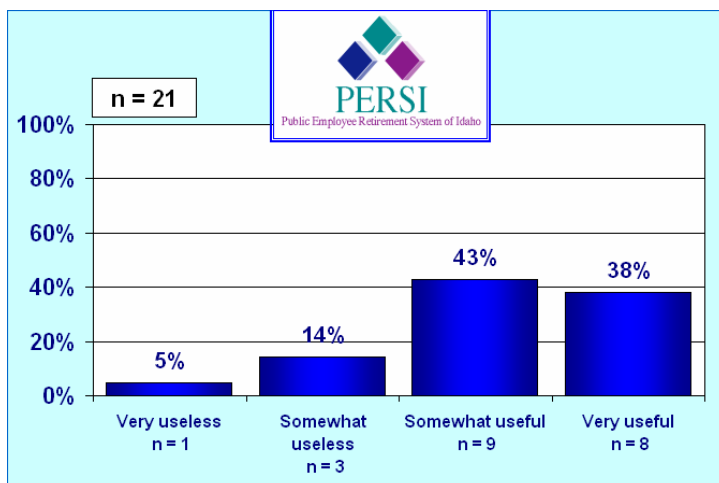


- Only those members who indicated that they had read PERSI disability information (Q19) were asked Q20, and a total of 21 answers were collected (See Figure 1.15).
- Overall, 81% indicated they had read information from the *Handbook* (n = 17), 76% indicated they had read information from a *Brochure* (n = 16), 14% indicated that they had read information on the *PERSI website* (n = 3), and 10% indicated they had read information through some *Other* source (n = 2).

Usefulness of PERSI Disability Information (Q21)

Q21: How useful was this information?

FIGURE 1.16: Usefulness of PERSI Disability Information (Q21)

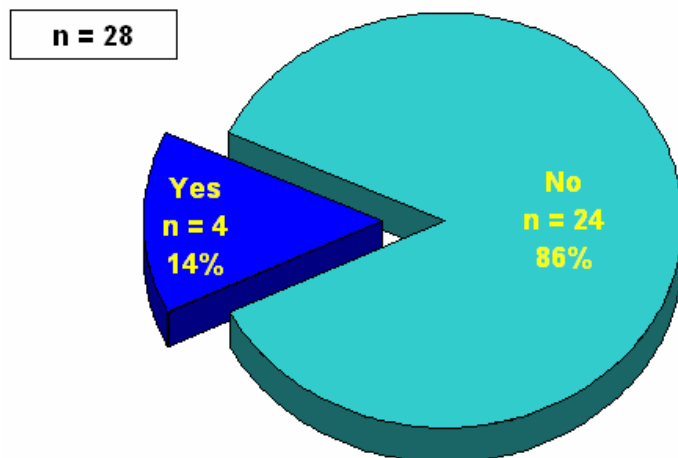


- Only those members who indicated that they had read PERSI disability information (Q19) were asked Q21, and a total of 21 answers were collected (See Figure 1.16).
- Overall, 38% found the information *Very useful* (n = 8), 43% found the information *Somewhat useful* (n = 9), 14% found the information *Somewhat useless* (n = 3), and 5% found the information *Very useless* (n = 1).
- Respondents were asked to describe why they responded to Q21 in an open-ended response format (Q22). Complete responses to Q22 are provided in Appendix B (p. 85).

Accessed VPA Internet Site (Q23)

Q23: Did you access VPA's Internet site to look up the status of your claim?

FIGURE 1.17: Accessed VPA Internet Site (Q23)

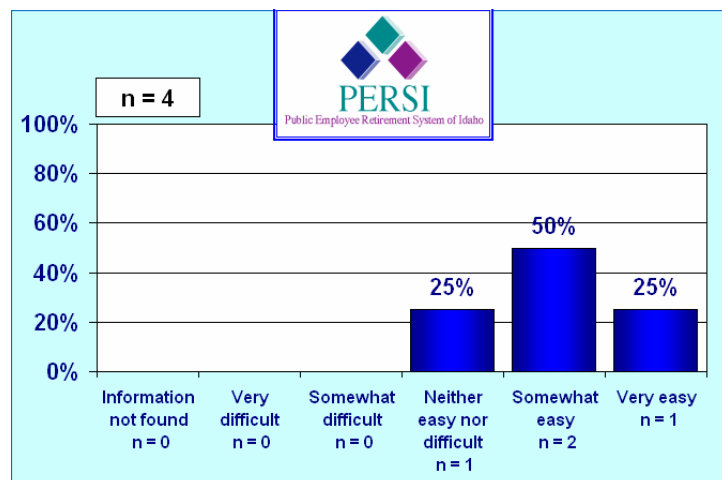


- All members in the sample were asked Q23, and a total of 28 answers were collected (See Figure 1.17).
- 14% responded Yes (n = 4) and 86% responded No (n = 24) when asked if they had access the VPA Internet site to look up the status of their disability claim.

Ease of Finding Information On VPA Internet Site (Q24)

Q24: How easy was it to find the information you wanted?

FIGURE 1.18: Ease of Finding Information on VPA Internet Site (Q24)

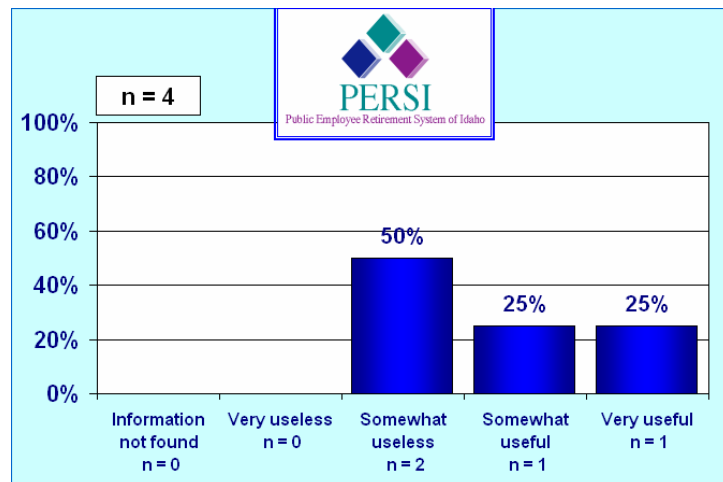


- Only those members who indicated that they had accessed the VPA Internet site (Q23) were asked Q24, and a total of 4 answers were collected (See Figure 1.18).
- 25% indicated Very easy (n = 1), 50% indicated Somewhat easy (n = 2) and 25% indicated Neither easy nor difficult (n = 1) when asked to evaluate the difficulty of finding information on the VPA Internet Site.

Usefulness of Information On VPA Internet Site (Q25)

Q25: How useful was the information on the VPA website?

FIGURE 1.19: Usefulness of Information on VPA Internet Site (Q25)



- Only those members who indicated that they had accessed the VPA Internet site (Q23) were asked Q25, and a total of 4 answers were collected (See Figure 1.19).
- 25% indicated *Very easy* (n = 1), 25% indicated *Somewhat easy* (n = 1), and 50% indicated *Neither easy nor difficult* (n = 2) when asked to evaluate the usefulness of the information on the VPA Internet Site

Additional Comments (Q26)

Q26: Are there any additional comments you would like to make about your disability retirement experience?

- All members in the sample were asked Q26, and a total of 17 answers were collected.
- A complete listing of responses to Q26 is presented in Appendix B (p. 85 - 86).

Choice Plan Loan Process Satisfaction Survey

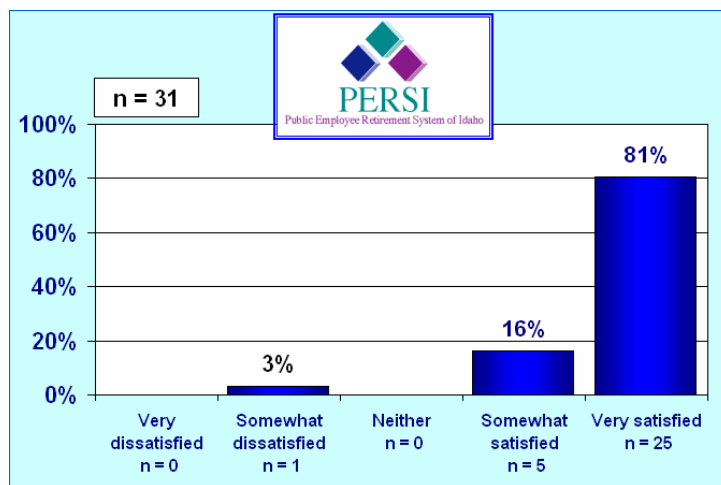
The sample frame for the Choice Plan Loan Process Satisfaction Survey included all PERSI members who had initiated a Choice Plan loan transaction during the third and fourth quarters of 2003 (July through December).

A total of 83 unduplicated sample records were provided to Clearwater Research across both data collection waves, and a census of these records was attempted. 31 completed surveys were returned by mail, yielding an overall response rate of 37%. The response rate for Wave 1 was 34% (17 of 50), and the response rate for Wave 2 was 42% (14 of 33).

Overall Satisfaction with PERSI (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire year. How satisfied or dissatisfied overall are you with PERSI?

FIGURE 2.1: Overall Satisfaction with PERSI (Q1)

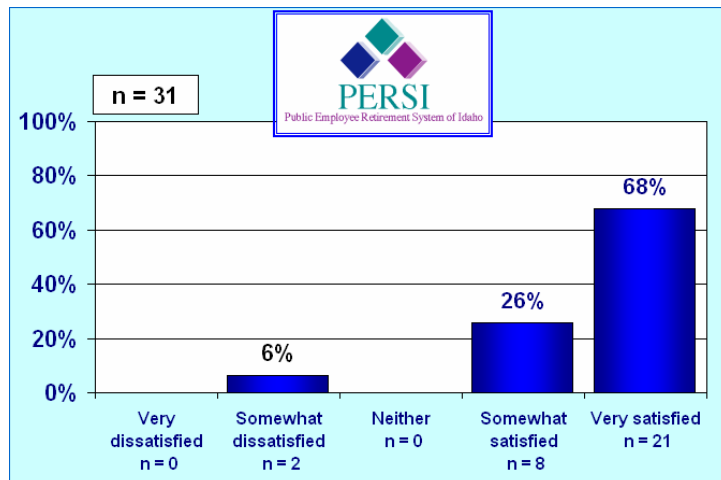


- All members in the sample were asked Q1, and a total of 31 answers were collected (See Figure 2.1).
- Overall, 81% were *Very satisfied* (n = 25), 16% were *Somewhat satisfied* (n = 5), and 3% were *Somewhat dissatisfied* (n = 1) with PERSI overall.

Satisfaction With Loan Process (Q2)

Q2: Consider all of your experiences with PERSI regarding your Choice Plan loan. How satisfied or dissatisfied overall are you with the loan process?

FIGURE 2.2: Satisfaction with Loan Process (Q2)



- All members in the sample were asked Q2, and a total of 31 answers were collected (See Figure 2.2).
- 68% were *Very satisfied* (n = 21), 26% were *Somewhat satisfied* (n = 8), and 6% were *Somewhat dissatisfied* (n = 2) with the Choice Plan loan process.
- Respondents were asked to describe why they responded to Q2 in an open-ended response format (Q3). Complete responses to Q3 are provided in Appendix B (p. 87).

Number of Times PERSI Staff Contacted (Q4)

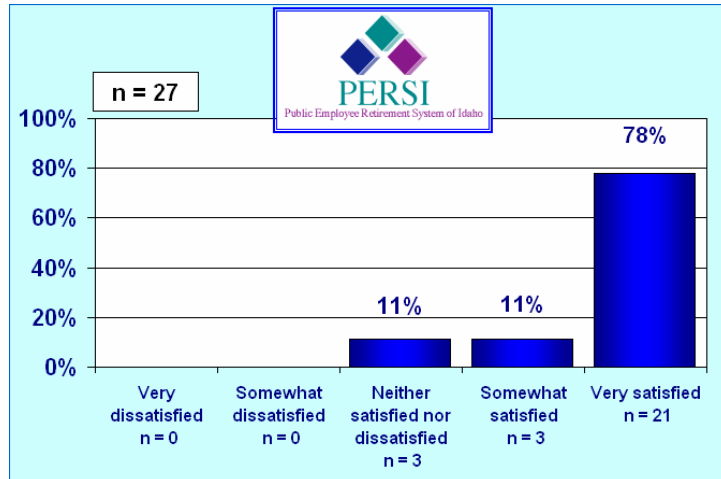
Q4: How many times did you contact PERSI staff regarding your Choice Plan loan?

- All members in the sample were asked Q4, and a total of 31 answers were collected. The responses ranged from 0 to 4 contacts, with the average number of contacts at 1.6.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with PERSI staff (Q4) was weak and close to zero ($r = -.03$), indicating little relation, if any, between these two measures.

Satisfaction With Service Provided by PERSI (Q5)

Q5: How satisfied or dissatisfied are you with the assistance you received from PERSI staff?

FIGURE 2.3: Satisfaction with Service Provided by PERSI (Q5)

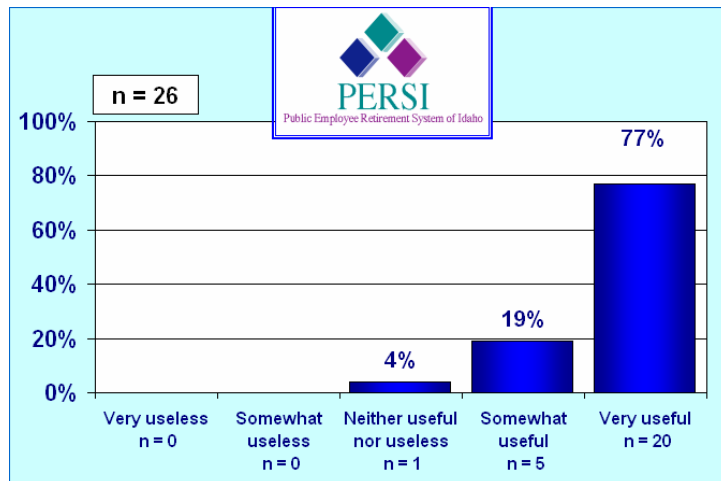


- All members in the sample were asked Q5, and a total of 27 answers were collected (See Figure 2.3).
- Overall, 78% were *Very satisfied* (n = 21), 11% were *Somewhat satisfied* (n = 3), and 11% were *Neither satisfied nor dissatisfied* (n = 3) with the assistance provided by PERSI to complete the loan process.

Usefulness of Information Provided by PERSI (Q6)

Q6: How useful was the information you received from PERSI staff regarding your Choice Plan loan?

FIGURE 2.4: Usefulness of Information Provided by PERSI (Q6)



- All members in the sample were asked Q6, and a total of 26 answers were collected (See Figure 2.4).
- Overall, 77% responded *Very useful* (n = 20), 19% responded *Somewhat useful* (n = 5), and 4% responded *Neither useful nor useless* (n = 1) when asked to evaluate the usefulness of the Choice Plan loan information provided by PERSI.

Number of Times Mellon Staff Contacted (Q7)

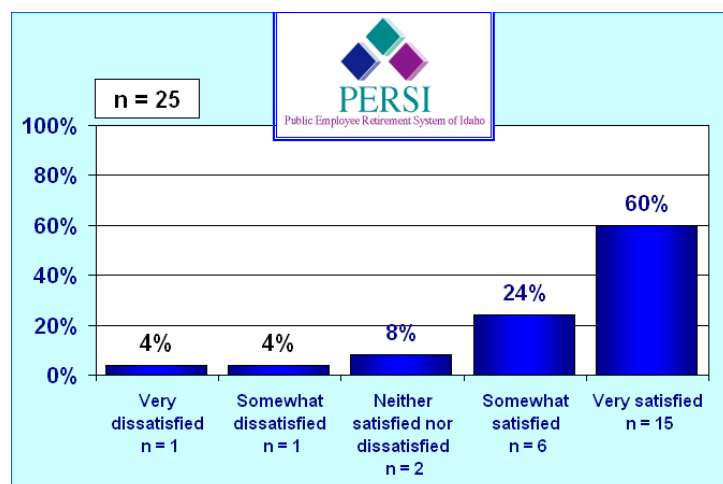
Q4: How many times did you contact Mellon staff regarding your Choice Plan loan?

- All members in the sample were asked Q7, and a total of 29 answers were collected. The responses ranged from 0 to 4 contacts, with the average number of contacts at 1.1.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with Mellon staff (Q7) was moderate and negative ($r = -.38$), indicating a minor inverse relation between these two measures.

Satisfaction With Service Provided by Mellon (Q8)

Q8: How satisfied or dissatisfied are you with the assistance you received from Mellon staff?

FIGURE 2.5: Satisfaction with Service Provided by Mellon (Q8)

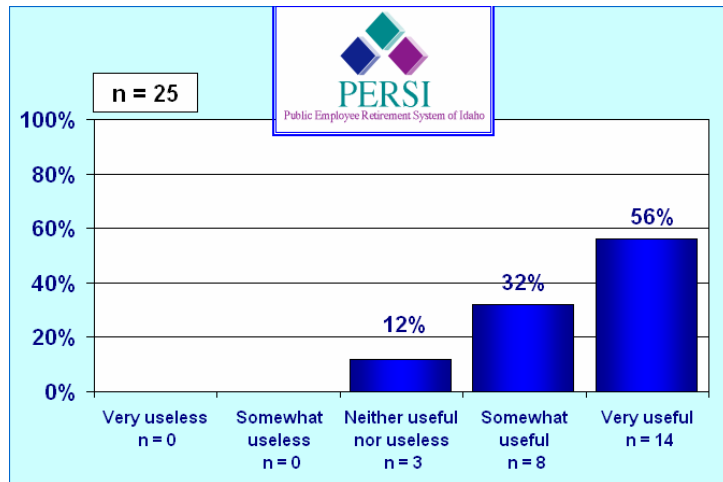


- All members in the sample were asked Q8, and a total of 25 answers were collected (See Figure 2.5).
- Overall, 60% were *Very satisfied* (n = 15), 24% were *Somewhat satisfied* (n = 6), 8% were *Neither satisfied nor dissatisfied* (n = 2), 4% were *Somewhat dissatisfied* (n = 1), and 4% were *Very dissatisfied* (n = 1) when asked to evaluate the service provided by Mellon.
- The association between overall satisfaction with PERSI (Q1) and satisfaction with Mellon (Q8) was moderate and positive ($r = .65$), indicating a linear, positive relation between these two measures (i.e., as satisfaction increased with the service provided by Mellon, overall satisfaction increased).

Usefulness of Information Provided by Mellon (Q9)

Q9: How useful was the information you received from Mellon staff regarding your Choice Plan loan?

FIGURE 2.6: Usefulness of Information Provided by Mellon (Q9)

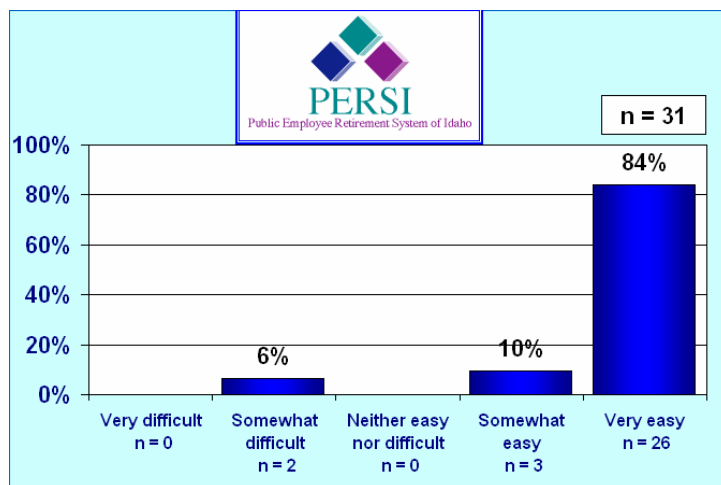


- All members in the sample were asked Q9, and a total of 25 answers were collected (See Figure 2.6).
- Overall, 56% replied *Very useful* (n = 14), 32% replied *Somewhat useful* (n = 8), and 12% replied *Neither useful nor useless* (n = 3), when asked to evaluate the usefulness of the Choice Plan loan information provided by Mellon.

Ease of Submitting Request to Mellon (Q10)

Q10: How easy was it to submit your Choice Plan loan request to Mellon?

FIGURE 2.7: Ease of Submitting Request to Mellon (Q10)

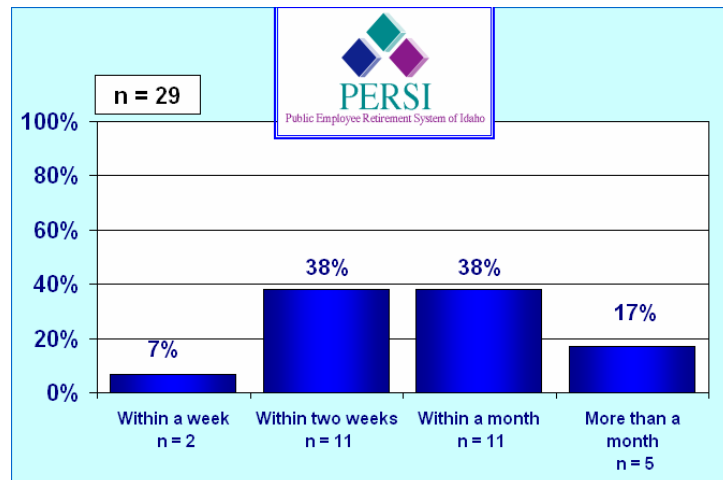


- All members in the sample were asked Q10, and a total of 31 answers were collected (See Figure 2.7).
- Overall, 84% responded *Very easy* (n = 26), 10% responded *Somewhat easy* (n = 3), and 6% responded *Somewhat difficult* (n = 2) when asked to evaluate the ease of submitting their Choice Plan loan request to Mellon.

Perceived Time Required for Loan (Q11)

Q11: How much time elapsed between the initiation of your Choice Plan loan with Mellon and its payment?

FIGURE 2.8: Perceived Time Required for Loan (Q11)

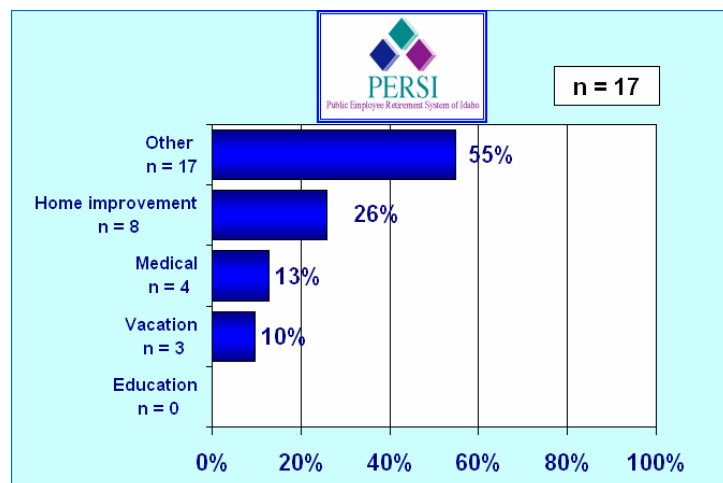


- All members in the sample were asked Q11, and a total of 29 answers were collected (See Figure 2.8).
- Overall, 7% responded *Within a week* (n = 2), 38% responded *Within two weeks* (n = 11), 38% responded *Within a month* (n = 11), and 17% responded *More than a month* (n = 5) when asked how much time elapsed between submission of the loan request and its payment.

Reasons For Taking a Choice Plan Loan (Q12)

Q12: Why did you take a Choice Plan loan?

FIGURE 2.9: Reasons for Taking a Choice Plan Loan (Q12)

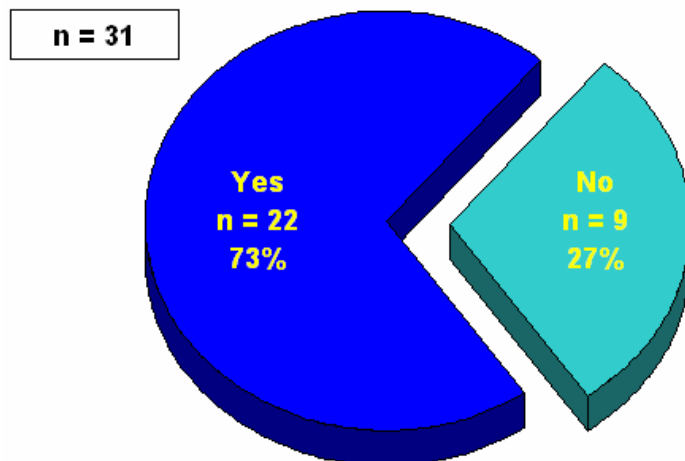


- All members in the sample were asked Q12, and a total of 17 answers were collected (See Figure 2.9).
- Overall, 55% responded *Other* (n = 17), 26% responded *Home Improvement* (n = 8), 13% responded *Medical* (n = 1), and 10% responded *Vacation* (n = 3) when asked why they chose to take a Choice Plan loan.
- Responses to *Other* are presented in Appendix B (p. 86).

Accessed Choice Plan Account Through Internet (Q13)

Q13: Do you access your Choice Plan account on the Internet?

FIGURE 2.10: Accessed Choice Plan Account Through Internet (Q13)

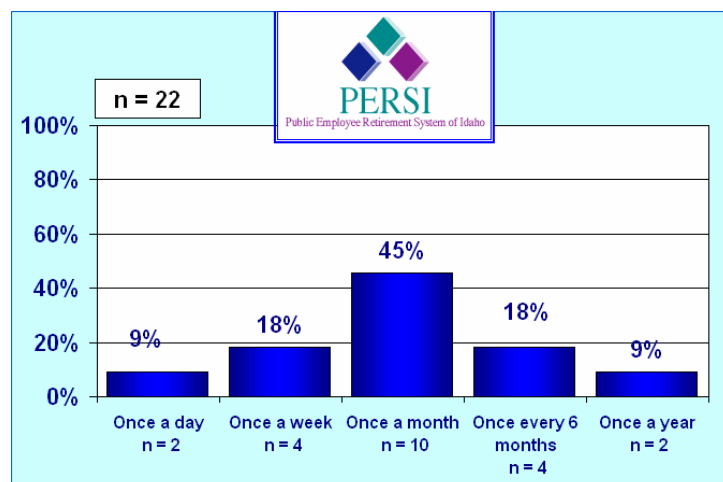


- All members in the sample were asked Q13, and a total of 31 answers were collected (See Figure 2.10).
- 73% responded Yes (n = 22) and 27% responded No (n = 9) when asked if they had accessed their Choice Plan through the Internet.

Frequency of Internet Access (Q14)

Q14: Which of the following best describes how frequently you access your Choice Plan account on the Internet?

FIGURE 2.11: Frequency of Internet Access (Q14)

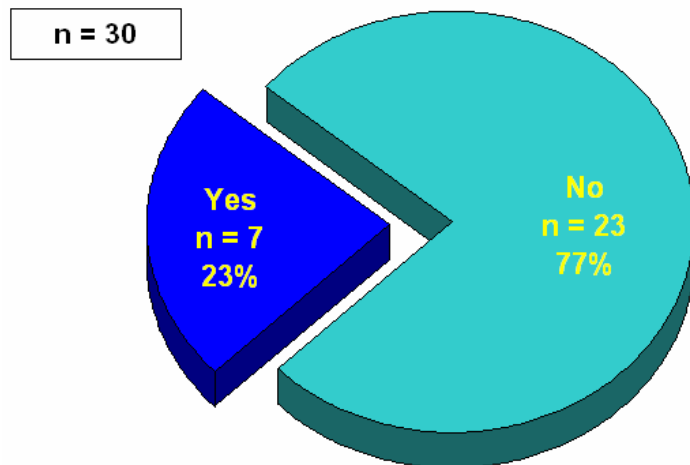


- Only those respondents who indicated that they had accessed their account through the Internet (Q13) were asked Q14, and a total of 22 answers were collected (See Figure 2.11).
- 9% replied *Once a day* (n = 2), 18% replied *Once a week* (n = 4), 45% replied *Once a month* (n = 10), 18% replied *Once every 6 months* (n = 4), and 9% replied *Once a year* (n = 2) when asked how frequently they had accessed their Choice Plan account on the Internet.

Accessed Choice Plan Account Through Phone System (Q15)

Q15: Do you access your Choice Plan account via the toll-free automated phone system?

FIGURE 2.12: Accessed Choice Plan Account Through Phone System (Q15)

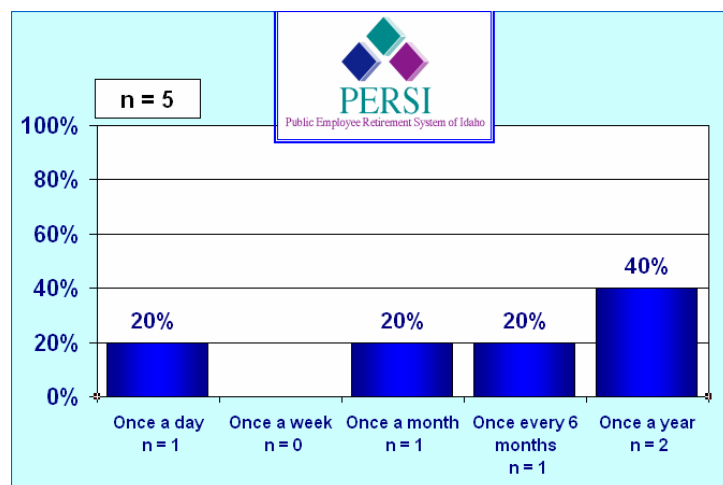


- All members in the sample were asked Q16, and a total of 30 answers were collected (See Figure 2.12).
- 23% responded Yes (n = 7) and 77% responded No (n = 23) when asked if they had accessed their Choice Plan through the toll-free automated phone system.

Frequency of Phone Access (Q16)

Q16: Which of the following best describes how frequently you access your Choice Plan account via the automated phone system?

FIGURE 2.13: Frequency of Phone Access (Q16)



- Only those respondents who indicated that they had accessed their account through the automated phone system (Q15) were asked Q16, and a total of 5 answers were collected (See Figure 2.13).
- 20% replied *Once a day* (n = 1), 20% replied *Once a month* (n = 1), 20% replied *Once every 6 months* (n = 1), and 40% replied *Once a year* (n = 2), when asked how frequently they had accessed their Choice Plan account through the automated phone system.

Preference of Accessing Choice Plan Account Information (Q17)

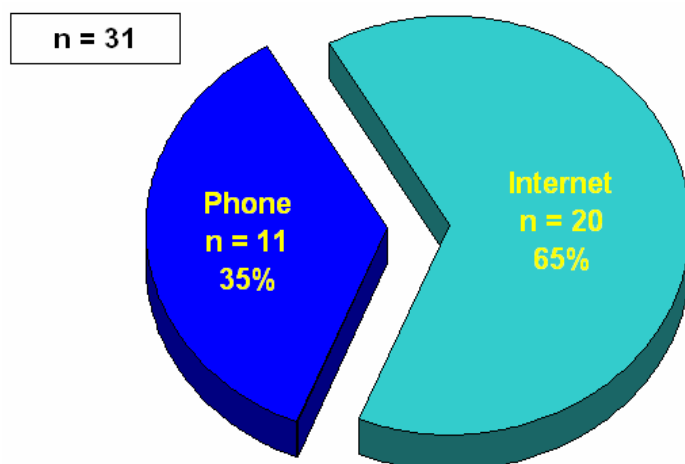
Q17: If you have used both methods of acquiring your Choice Plan account information, could you describe why you prefer one method over the other?

- Only those members who had indicated accessing their Choice Plan account information through both the Internet (Q13) and the automated phone system (Q15) were asked Q17, and a total of 3 answers were collected.
- A complete listing of responses to Q17 is presented in Appendix B (p. 88).

How Loan Was Initiated (Q18)

Q18: Did you initiate your loan via the Internet or by phone?

FIGURE 2.14: How Loan Was Initiated (Q18)

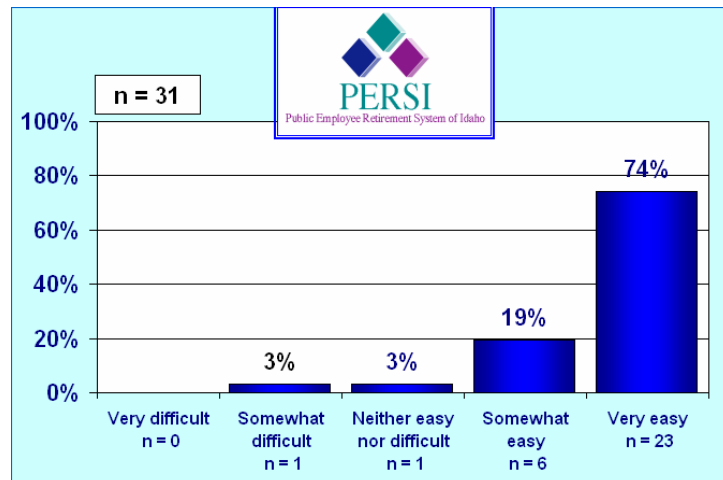


- All members in the sample were asked Q18, and a total of 31 answers were collected (See Figure 2.14).
- 35% indicated that they initiated their loan through the *Phone* (n = 11), and 65% indicated that they initiated their loan through the *Internet* (n = 20).

Ease of Loan Process (Q19)

Q19: How easy was it to complete the loan process?

FIGURE 2.15: Ease of Loan Process (Q19)

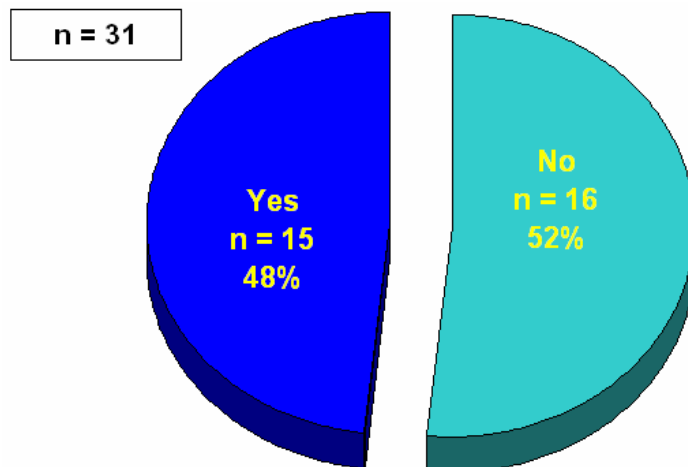


- All members in the sample were asked Q19, and a total of 31 answers were collected (See Figure 2.15).
- Overall, 74% responded *Very easy* (n = 23), 19% responded *Somewhat easy* (n = 6), 3% responded *Neither easy nor difficult* (n = 1), and 3% responded *Somewhat difficult* (n = 1) when asked to evaluate the ease of completing the loan process.
- Respondents were asked to describe why they responded to Q19 in an open-ended response format (Q20). Complete responses to Q20 are provided in Appendix B (p. 89).

Read Additional Choice Plan Loan Information (Q21)

Q21: Have you read any additional material on Choice Plan loans?

FIGURE 2.16: Read Additional Choice Plan Loan Information (Q21)

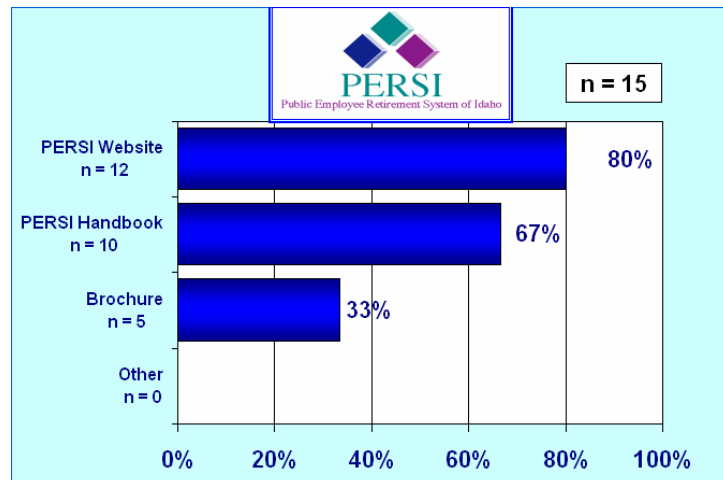


- All members in the sample were asked Q21, and a total of 31 answers were collected (See Figure 2.16).
- Overall, 48% responded *Yes* (n = 15) and 52% responded *No* (n = 16) when asked whether they had read any additional PERSI information on Choice Plan loans.

Additional Information Resources Used (Q22)

Q22: Which of the following resources did you use?

FIGURE 2.17: Additional Information Resources Used (Q22)

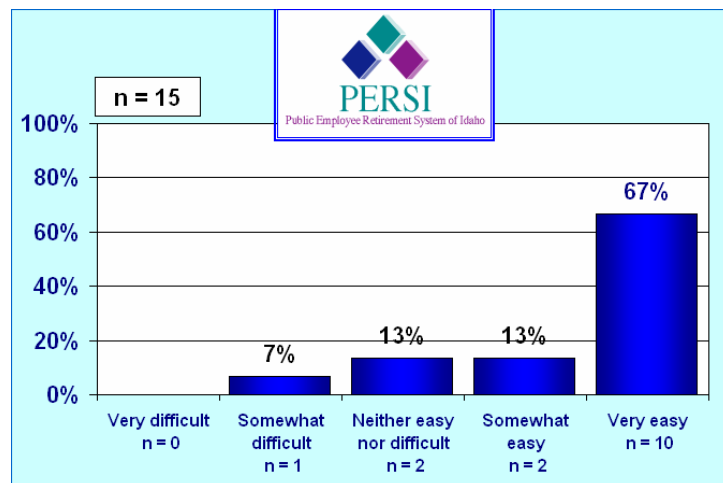


- Only those respondents who indicated that they had read additional PERSI materials (Q21) were asked Q22, and a total of 15 answers were collected (See Figure 2.17).
- Overall, 80% responded *PERSI Website* (n = 12), 67% responded *PERSI Handbook* (n = 10), and 33% responded *Brochure* (n = 5) when asked to identify what additional resources they had used.
- Hence, all respondents read the *Brochure*, almost all accessed information on the *PERSI Website*, and slightly more than half read the *PERSI Handbook*.

Ease of Finding Information (Q23)

Q23: How easy was it to find the information you wanted?

FIGURE 2.18: Ease of Finding Information (Q23)

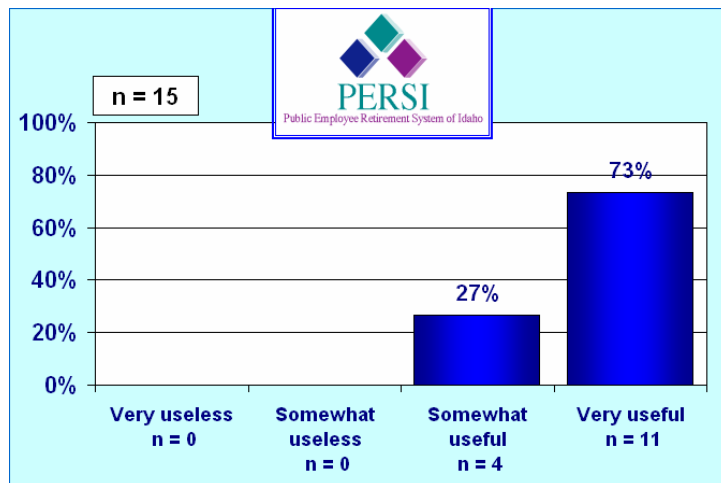


- Only those respondents who indicated that they had read additional PERSI materials (Q21) were asked Q23, and a total of 15 answers were collected (See Figure 2.18).
- Overall, 67% responded *Very easy* (n = 10), 13% responded *Somewhat easy* (n = 2), 13% responded *Neither easy nor difficult* (n = 2), and 7% responded *Somewhat difficult* (n = 1) when asked to evaluate the ease of finding additional information about Choice Plan loans.

Usefulness of Information (Q24)

Q24: How useful was the information you found?

FIGURE 2.19: Usefulness of Information (Q24)



- Only those respondents who indicated that they had read additional PERSI materials (Q21) were asked Q24, and a total of 15 answers were collected (See Figure 2.19).
- Overall, 73% replied *Very useful* (n = 11) and 27% replied *Somewhat useful* (n = 4) when asked to evaluate the usefulness of additional information about Choice Plan loans.

How Information Made More Useful (Q25)

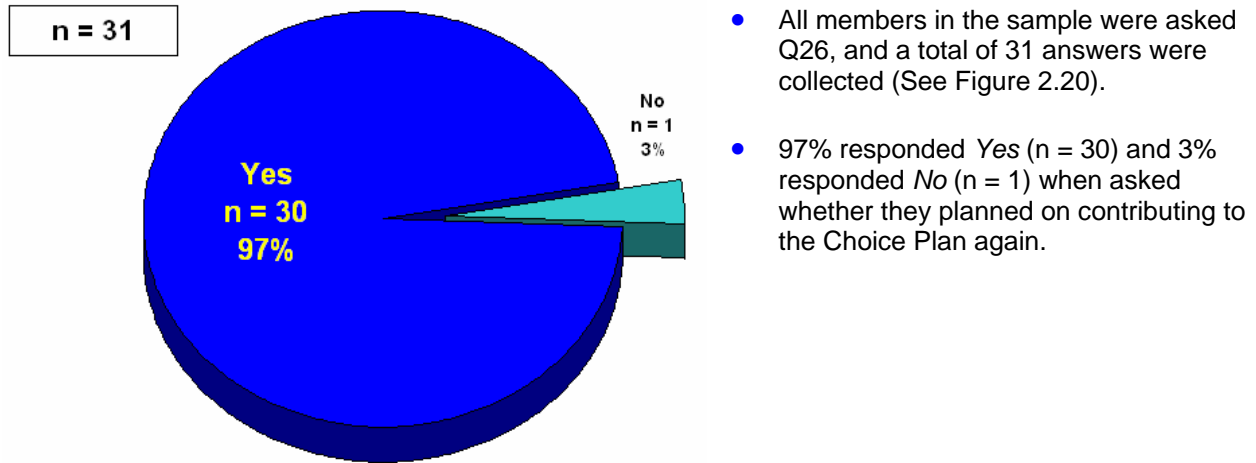
Q25: What, if anything, would have made this information more useful?

- Only those respondents who indicated that they had read additional PERSI materials (Q21) were asked to describe what could be done to make this additional information about Choice Plan loans more useful (Q25). A total of 3 answers were collected.
- Complete responses to Q25 are provided in Appendix B (p. 90).

Intend to Contribute to Choice Plan (Q26)

Q26: *Once your loan is repaid, do you plan on contributing to the Choice Plan again?*

FIGURE 2.20: Intend to Contribute to Choice Plan (Q26)



Retirement Satisfaction Survey

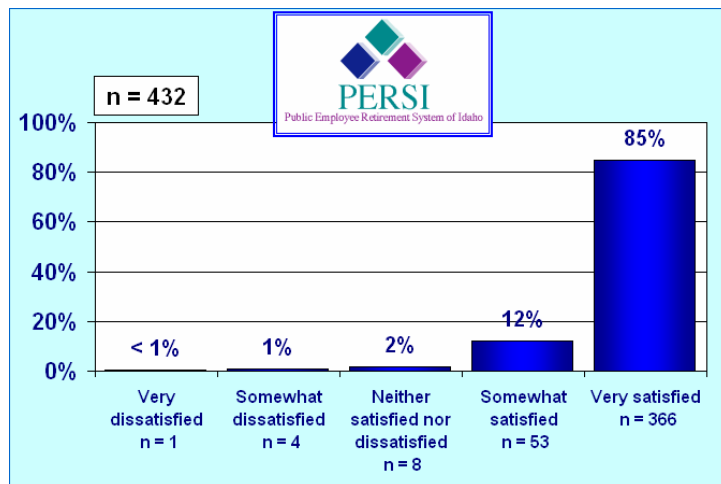
The sample frame for the Retirement Satisfaction Survey included all PERSI members who had initiated a retirement transaction in the third and fourth quarters of 2003 (July through December).

A total of 880 unduplicated sample records were provided to Clearwater Research, and a census of these records was attempted. 452 completed surveys were returned by mail, yielding an overall response rate of 52%. The response rate for Wave 1 was 51% (313 of 609), and the response rate for Wave 2 was 52% (139 of 271).

Satisfaction with Retirement Process (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire retirement process. How satisfied or dissatisfied overall are you with the retirement process?

FIGURE 3.1: Overall Satisfaction with PERSI (Q1)

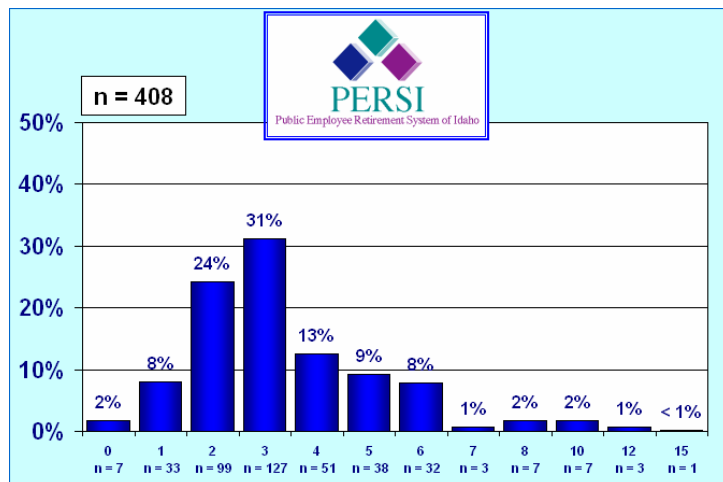


- All members in the sample were asked Q1, and a total of 432 answers were collected (See Figure 3.1).
- Overall, 85% were *Very satisfied* (n = 366), 12% were *Somewhat satisfied* (n = 53), 2% were *Neither satisfied nor dissatisfied* (n = 8), 1% were *Somewhat dissatisfied* (n = 4), and <1% were *Somewhat dissatisfied* (n = 1) with PERSI.
- Respondents were asked to describe why they responded to Q1 in an open-ended response format (Q2). Complete responses to Q2 are provided in Appendix B (p. 91-100).

Number of Times PERSI Staff Contacted (Q3)

Q3: How many times did you contact PERSI staff regarding your Choice Plan loan?

FIGURE 3.2: Number of Times PERSI Staff Contacted (Q3)

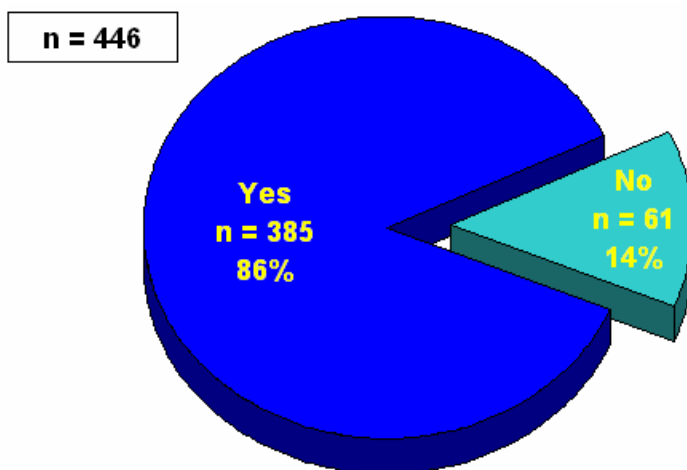


- All members in the sample were asked Q3, and a total of 408 answers were collected (See Figure 3.2). The responses ranged from 0 to 15 contacts, with the average number of contacts at 3.4.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with PERSI staff (Q3) was weak and close to zero ($r = -.06$), indicating little relation, if any, between these two measures.

Requested Retirement Estimate (Q4)

Q4: Did you request retirement estimates from PERSI?

FIGURE 3.3: Requested Retirement Estimates (Q4)

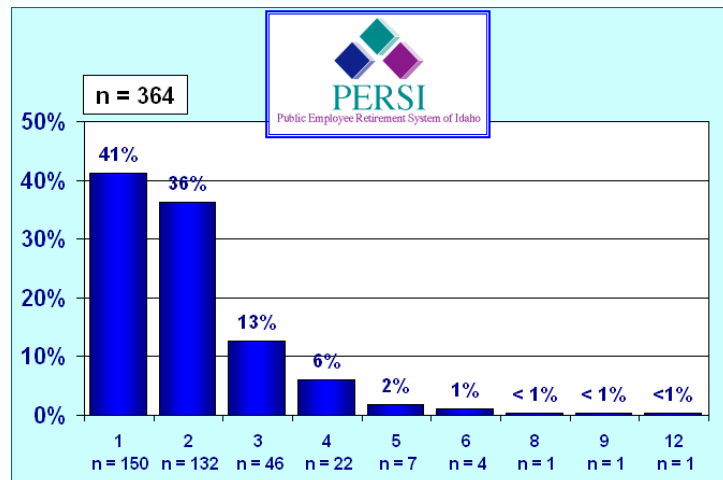


- All members in the sample were asked Q4, and a total of 446 answers were collected (See Figure 3.3).
- 86% responded Yes (n = 385) and 14% responded No (n = 61) when asked if they had requested retirement estimates from PERSI staff.

Number of Retirement Estimates Requested (Q5)

Q5: How many retirement estimates did you request?

FIGURE 3.4: Requested Retirement Estimates (Q5)

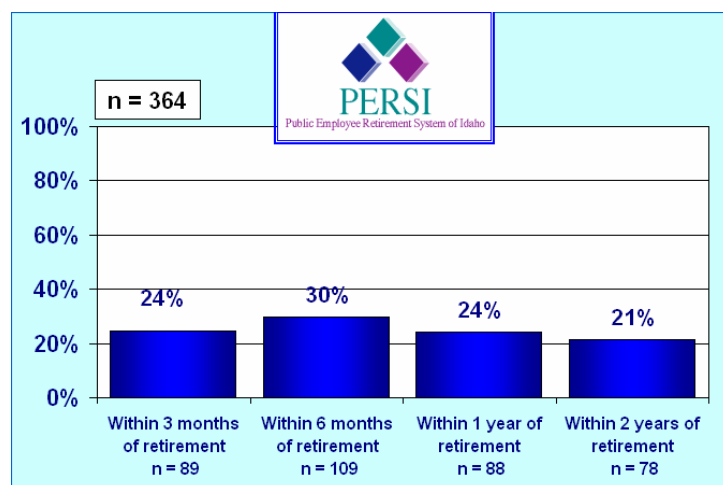


- Only those respondents who indicated that they had requested a retirement estimate (Q4) were asked Q5, and a total of 364 answers were collected (See Figure 3.4). The responses ranged from 1 to 12 requests, with the average number of requests at 2.0.
- The association between overall satisfaction with PERSI (Q1) and number of requests (Q5) was weak and slightly negative ($r = -.18$), indicating a small inverse relation, if any, between these two measures.

When Retirement Estimates Requested (Q6)

Q6: Over what time period did you request your retirement estimate(s)?

FIGURE 3.5: When Retirement Estimates Requested (Q6)

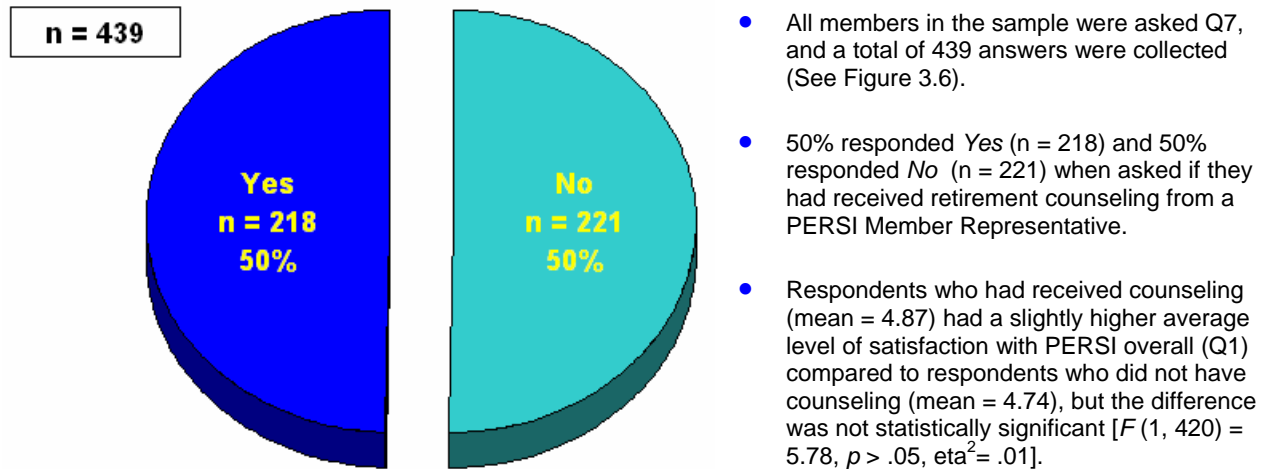


- All members in the sample were asked Q6, and a total of 364 answers were collected (See Figure 3.5).
- Overall, 24% indicated *Within 3 months of retirement* (n = 89), 30% indicated *Within 6 months of retirement* (n = 109), 24% indicated *Within 1 year of retirement* (n = 88), and 21% indicated *Within 2 years of retirement* (n = 78) when asked when they had made their retirement estimate request.

Received Retirement Counseling From PERSI (Q7)

Q7: Did you receive retirement counseling from a PERSI Member Representative?

FIGURE 3.6: Received Retirement Counseling From PERSI (Q7)



Counsel From PERSI Member Representative (Q8)

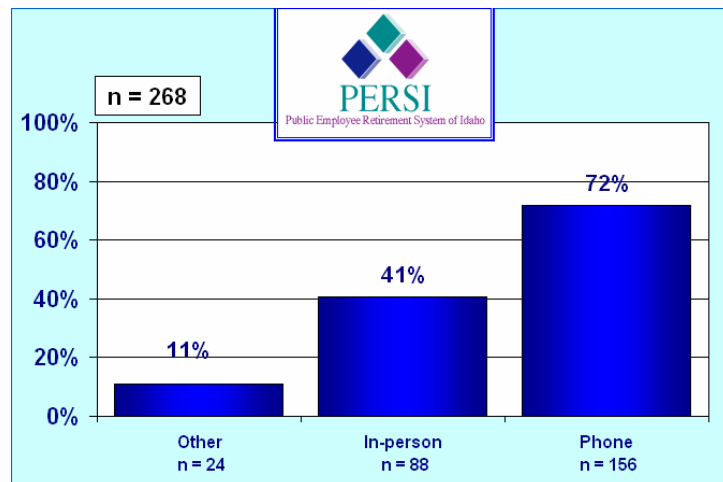
Q8: From which PERSI Member Representative did you receive counseling?

- Only those members who indicated that they had received retirement counseling from a PERSI Member Representative (Q7) were asked Q8, and a total of 170 answers were collected.
- Complete responses to Q8 are provided in Appendix B (p. 100-104).

How Contacted PERSI Member Representative (Q9)

Q9: How did you contact the PERSI Member Representative?

FIGURE 3.7: How Contacted PERSI Member Representative (Q9)

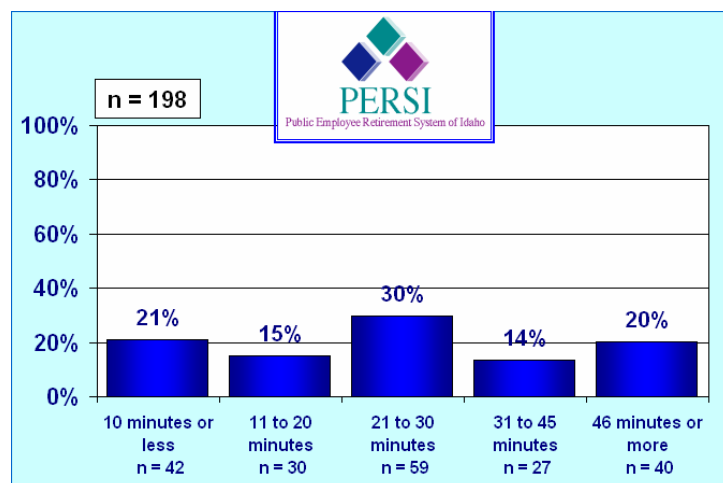


- Only those members who indicated that they had received retirement counseling from a PERSI Member Representative (Q7) were asked Q9, and a total of 268 answers were collected (See Figure 3.7).
- Overall, 72% responded *Phone* (n = 156), 41% responded *In-person* (n = 88), and 11% responded *Other* (n = 24) when asked how they had contacted their PERSI Member Representative.
- Complete responses to the *Other* response category are provided in Appendix B (p. 104-105).

Length of Meeting With PERSI Member Representative (Q10)

Q10: Approximately how long did you meet with the PERSI Member Representative?

FIGURE 3.8: Length of Meeting With PERSI Member Representative (Q10)

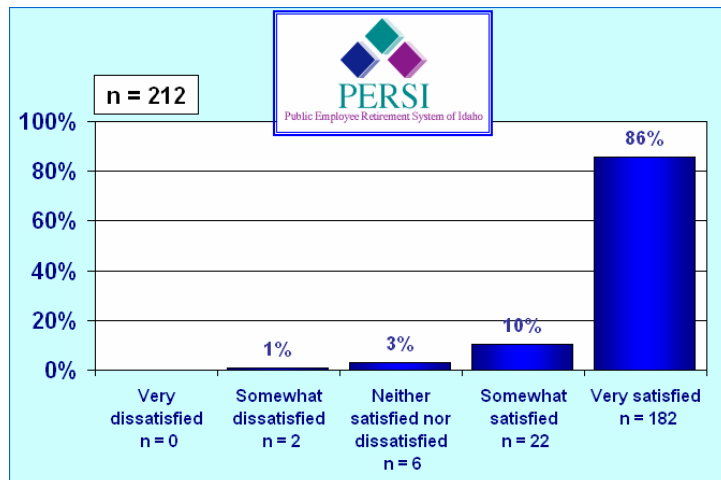


- Only those respondents who indicated that they had met with a PERSI Member Representative (Q9) were asked Q10, and a total of 198 answers were collected (See Figure 3.8). The responses ranged from 0 to 120 minutes, with the average meeting lasting 33 minutes.
- The association between overall satisfaction with PERSI (Q1) and the length of meeting with a PERSI Member Representative (Q10) was weak and slightly positive ($r = .08$), indicating little, if any, relation between these two measures.

Satisfaction With Retirement Counseling (Q11)

Q11: How satisfied are you with the retirement counseling you received?

FIGURE 3.9: Satisfaction With Retirement Counseling (Q11)

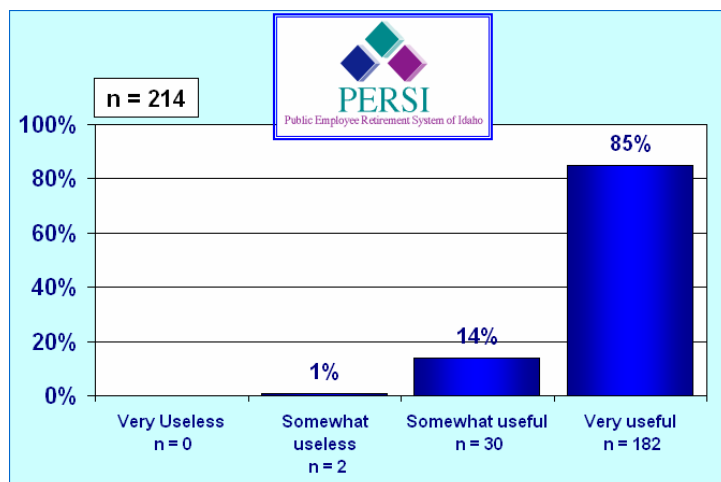


- Only those respondents who indicated that they had met with a PERSI Member Representative (Q9) were asked Q11, and a total of 212 answers were collected (See Figure 3.9).
- Overall, 86% were *Very satisfied* (n = 182), 10% were *Somewhat satisfied* (n = 22), 3% were *Neither satisfied nor dissatisfied* (n = 6), and 1% were *Somewhat dissatisfied* (n = 2) with the retirement counseling they received from PERSI.

Usefulness of Retirement Planning Information (Q12)

Q12: How useful was the information provided by the PERSI Representative in planning for your retirement?

FIGURE 3.10: Usefulness of Retirement Planning Information (Q12)

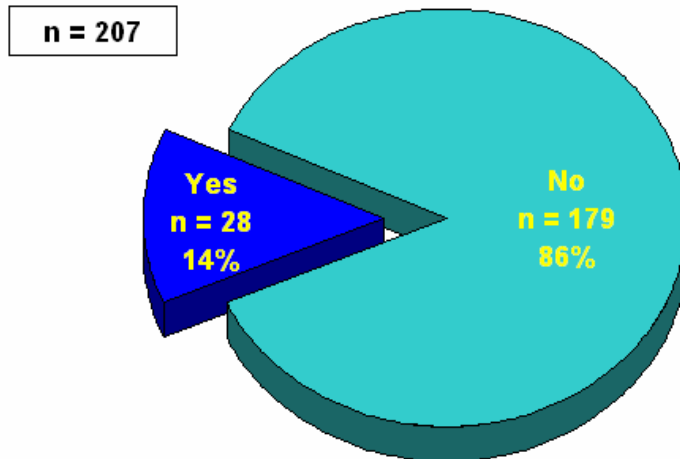


- Only those respondents who indicated that they had met with a PERSI Member Representative (Q9) were asked Q12, and a total of 214 answers were collected (See Figure 3.10).
- Overall, 85% replied *Very useful* (n = 182), 14% replied *Somewhat useful* (n = 30), and 1% replied *Somewhat useless* (n = 2) when asked to evaluate the usefulness of the retirement counseling they received from PERSI.

Delayed Retirement Based On Information (Q13)

Q13: Did you delay retirement at all based on the information you received from the PERSI Representative?

FIGURE 3.11: Delayed Retirement Based On Information (Q13)

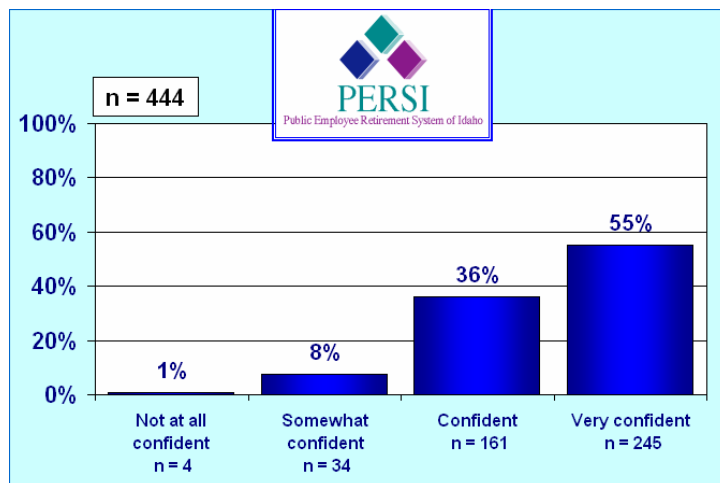


- Only those respondents who indicated that they had met with a PERSI Member Representative (Q9) were asked Q13, and a total of 207 answers were collected (See Figure 3.11).
- 14% responded Yes (n = 28) and 86% responded No (n = 179) when asked if they had delayed retirement based on the information provided by the PERSI Member Representative.

Confidence In Understanding Retirement Options (Q14)

Q14: How confident are you that you understand all of the retirement options available?

FIGURE 3.12: Confidence In Understanding Retirement Options (Q14)



- All members in the sample were asked Q14, and a total of 44 answers were collected (See Figure 3.12).
- Overall, 55% were *Very confident* (n = 245), 36% were *Somewhat confident* (n = 161), 8% *Somewhat confident* (n = 34), and 1% were *Not at all confident* (n = 4) with their knowledge of the retirement options available from PERSI.

Reasons For Choosing Retirement Option (Q15)

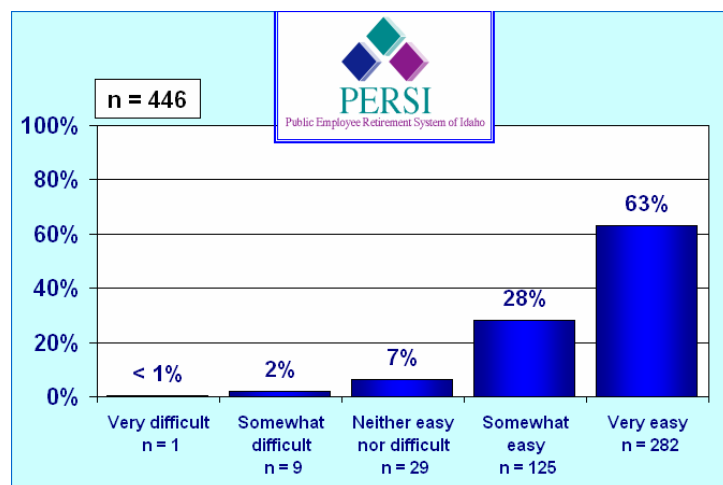
Q15: Why did you choose the retirement option that you did?

- All members in the sample were asked Q16, and a total of 381 answers were collected.
- Complete responses to Q15 are provided in Appendix B (p. 105-114).

Ease Of Completing Retirement Application (Q16)

Q16: How easy was it to complete your retirement application?

FIGURE 3.13: Ease of Completing Retirement Application (Q16)

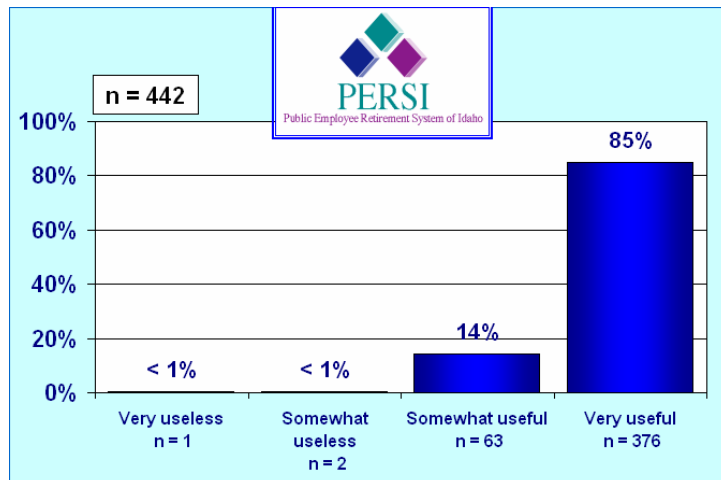


- All members in the sample were asked Q16, and a total of 446 answers were collected (See Figure 3.13).
- Overall, 63% replied *Very easy* (n = 282), 28% replied *Somewhat easy* (n = 125), 7% replied *Neither easy nor difficult* (n = 29), 2% replied *Somewhat difficult* (n = 9), and <1% replied *Very difficult* (n = 1) when asked to evaluate the ease of completing the retirement application.
- Respondents were asked to describe why they responded to Q16 in an open-ended response format (Q17). Complete responses to Q17 are provided in Appendix B (p. 114-122).

Usefulness of Retirement Information (Q18)

Q18: How useful was the information provided by PERSI to complete your retirement?

FIGURE 3.14: Usefulness of Retirement Information (Q18)

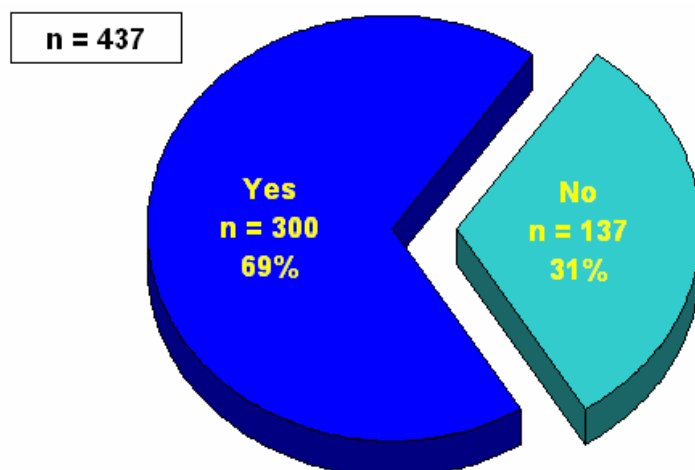


- All members in the sample were asked Q18, and a total of 442 answers were collected (See Figure 3.14).
- Overall, 85% replied *Very useful* (n = 376), 14% replied *Somewhat useful* (n = 63), <1% replied *Somewhat useless* (n = 2), and <1% replied *Very useless* (n = 1) when asked to evaluate the usefulness of the information provided by PERSI.
- The association between overall satisfaction with PERSI (Q1) and usefulness of retirement information (Q18) was moderate and positive ($r = .42$), indicating a positive, linear relation between these two measures.

Read Additional Retirement Information (Q19)

Q19: Did you read any additional information provided by PERSI about the retirement process and options?

FIGURE 3.15: Read Additional Retirement Information (Q19)

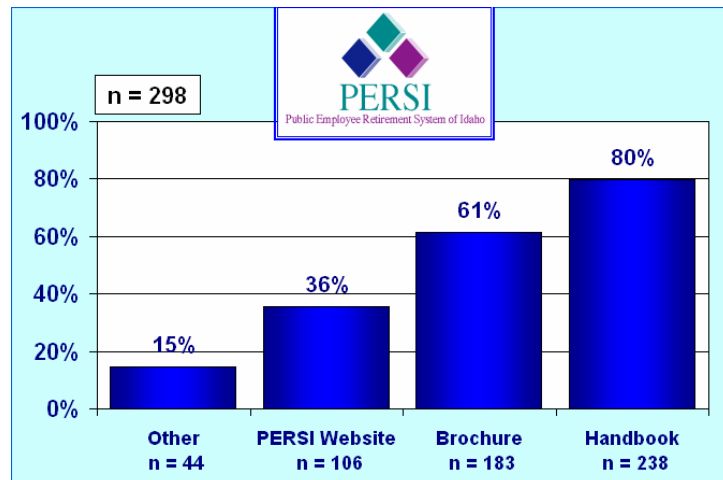


- All members in the sample were asked Q19, and a total of 437 answers were collected (See Figure 3.15).
- 69% responded *Yes* (n = 300) and 31% responded *No* (n = 137) when asked if they had read any additional information about retirement from PERSI.

How Accessed Additional Retirement Information (Q20)

Q20: Where did you read this PERSI retirement information?

FIGURE 3.16: How Accessed Additional Retirement Information (Q20)

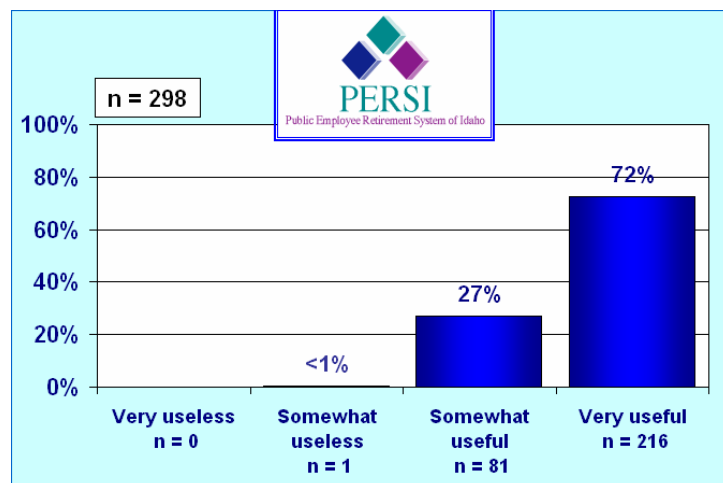


- Only those respondents who indicated reading additional PERSI retirement information were asked Q20, and a total of 298 answers were collected (See Figure 3.16).
- Overall, 80% responded *Handbook* (n = 238), 61% responded *Brochure* (n = 183), 36% responded *PERSI Website* (n = 106), and 15% responded *Other* (n = 44) when asked to identify what additional PERSI retirement resources they had read.
- Complete responses to the *Other* response category are provided in Appendix B (p. 122-123).

Usefulness of Additional Retirement Information (Q21)

Q21: How useful was this information?

FIGURE 3.17: Usefulness of Additional Retirement Information (Q21)

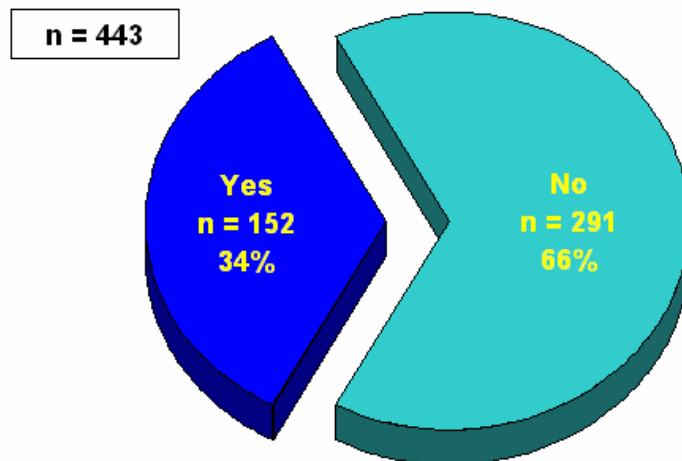


- Only those respondents who indicated reading additional PERSI retirement information were asked Q21, and a total of 298 answers were collected (See Figure 3.17).
- Overall, 72% replied *Very useful* (n = 216), 27% replied *Somewhat useful* (n = 81), and < 1% replied *Somewhat useless* (n = 1) when asked to evaluate the usefulness of additional PERSI retirement information.
- Respondents were asked to offer suggestions to improve the additional retirement information in an open-ended response format (Q22). Complete responses to Q22 are provided in Appendix B (p. 124-126).

Attended Pre-Retirement Workshop (Q23)

Q23: Did you attend a PERSI 505 Pre-Retirement Workshop?

FIGURE 3.18: Attended Pre-Retirement Workshop (Q23)

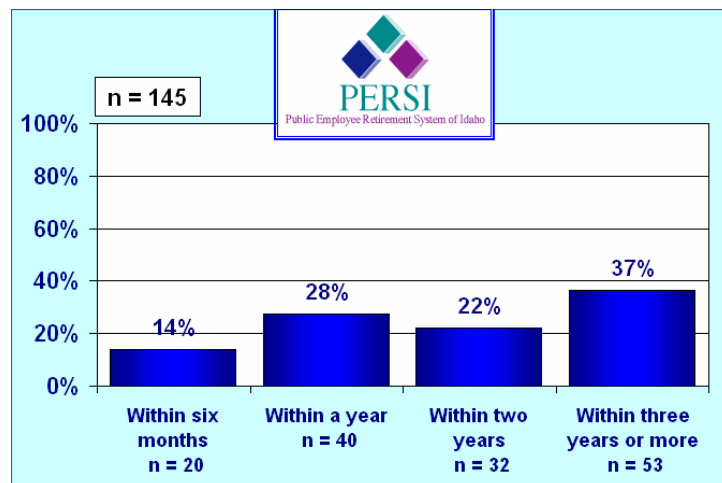


- All members in the sample were asked Q23, and a total of 443 answers were collected (See Figure 3.18).
- 34% responded Yes (n = 152) and 66% responded No (n = 291) when asked if they had attended a pre-retirement workshop offered by PERSI.

When Workshop Attended (Q24)

Q24: How long before retirement did you attend the workshop?

FIGURE 3.19: When Workshop Attended (Q24)

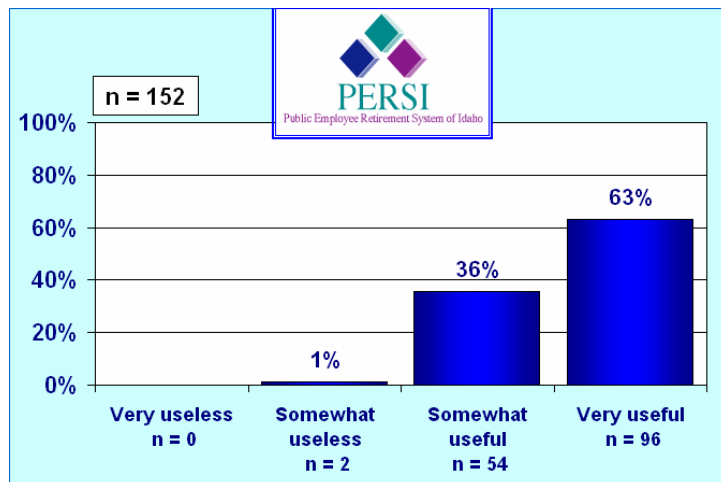


- Only those respondents who indicated that they had attended a pre-retirement workshop (Q23) were asked Q24, and a total of 145 answers were collected (See Figure 3.19).
- Overall, 14% indicated *Within 6 months of retirement* (n = 20), 28% indicated *Within a year of retirement* (n = 40), 22% indicated *Within two years of retirement* (n = 32), and 37% indicated *Within 3 years or more of retirement* (n = 53) when asked when they had attended the pre-retirement workshop.

Usefulness of Workshop (Q25)

Q25: How useful was the information provided in the workshop for your retirement planning?

FIGURE 3.20: Usefulness of Workshop (Q25)

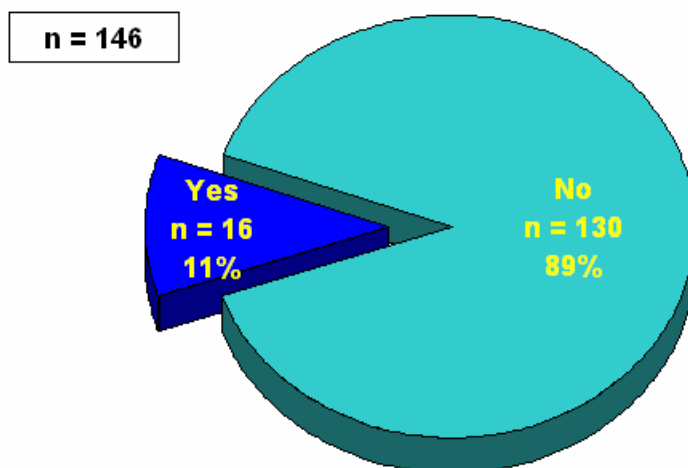


- Only those respondents who indicated that they had attended a pre-retirement workshop (Q23) were asked Q25, and a total of 152 answers were collected (See Figure 3.20).
- Overall, 63% replied *Very useful* (n = 96), 36% replied *Somewhat useful* (n = 54), and 1% replied *Somewhat useless* (n = 2) when asked to evaluate the usefulness of information provided at the pre-retirement workshop.
- Respondents were asked why they had responded to Q25 in an open-ended response format (Q26). Complete responses to Q26 are provided in Appendix B (p. 126-130).

Delay of Retirement Based on Workshop (Q27)

Q27: Did you delay retirement at all based on the information you received in the workshop?

FIGURE 3.21: Delay of Retirement Based on Workshop (Q27)

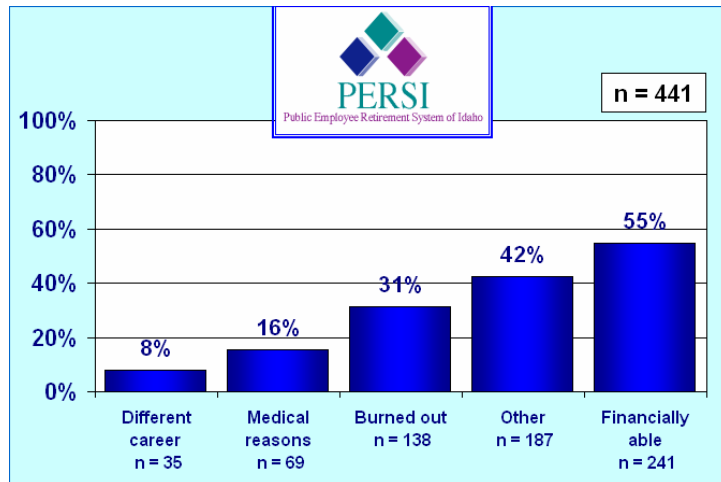


- Only those respondents who indicated that they had attended a pre-retirement workshop (Q23) were asked Q27 and a total of 146 answers were collected (See Figure 3.21).
- 11% responded *Yes* (n = 16) and 89% responded *No* (n = 130) when asked if they had delayed their retirement date based on information presented in the pre-retirement workshop.

Reasons For Retirement (Q28)

Q28: Why did you decide to retire at this time?

FIGURE 3.22: Reasons For Retirement (Q28)

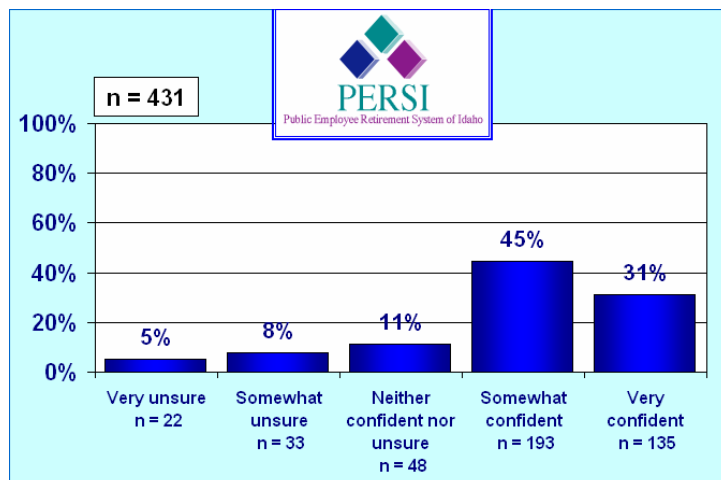


- All members in the sample were asked Q28, and a total of 441 answers were collected (See Figure 3.22).
- Overall, 55% replied *Financially able* (n = 241), 42% replied *Other* (n = 187), 31% replied *Burned out* (n = 138), 16% replied *Medical reasons* (n = 69), and 8% replied *Different career* (n = 35) when asked to provide the reasons for their retirement. Note: number of responses exceeds number of respondents because multiple answers were accepted.
- Complete responses to the *Other* response category are provided in Appendix B (p. 130-134).

Confidence In Retirement Income (Q29)

Q29: How confident are you that you will have enough monthly income to live comfortably through your retirement?

FIGURE 3.23: Confidence In Retirement Income (Q29)

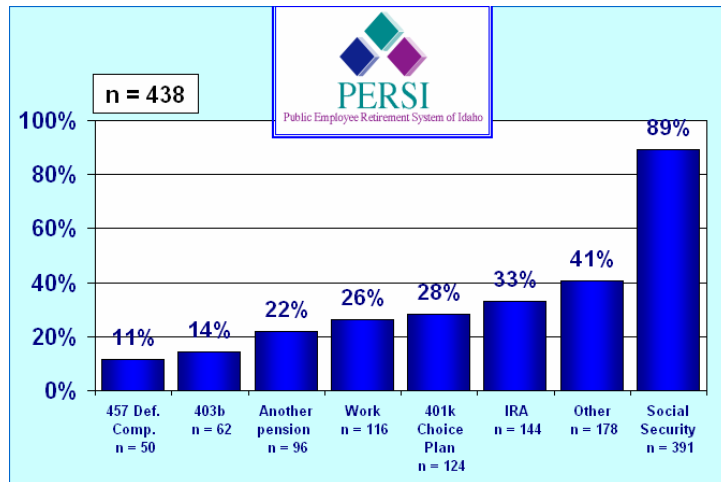


- All members in the sample were asked Q29 and a total of 431 answers were collected (See Figure 3.23).
- Overall, 31% replied *Very confident* (n = 135), 45% replied *Somewhat confident* (n = 193), 11% replied *Neither confident nor unsure* (n = 48), 8% replied *Somewhat unsure* (n = 33), and 5% replied *Very unsure* (n = 22) when asked to evaluate their projected monthly retirement income.

Sources of Retirement Income (Q30)

Q30: What other sources of income will you have in retirement?

FIGURE 3.24: Sources of Retirement Income (Q30)

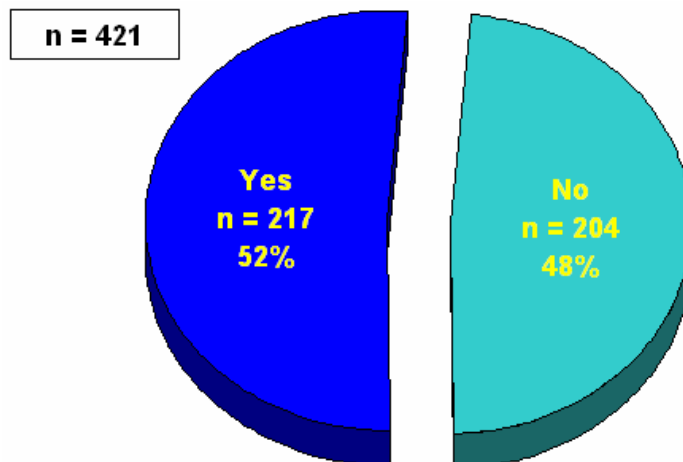


- All members in the sample were asked Q30, and a total of 438 answers were collected (See Figure 3.24).
- Overall, 89% replied *Social Security* (n = 391), 41% replied *Other* (n = 178), 33% replied *IRA* (n = 144), 28% replied *401(k) Choice Plan* (n = 124), 26% replied *Work* (n = 116), 22% replied *Another position* (n = 96), 14% replied *403b* (n = 62), and 11% replied *457 Deferred Compensation* (n = 50) when asked to disclose the sources of their retirement income. Note: the number of responses exceeds number of respondents because multiple answers were accepted.
- Complete responses to the *Other* response category are provided in Appendix B (p. 134-138).

Plan On Working In Retirement (Q31)

Q31: Do you plan on working in your retirement?

FIGURE 3.25: Plan on Working In Retirement (Q31)

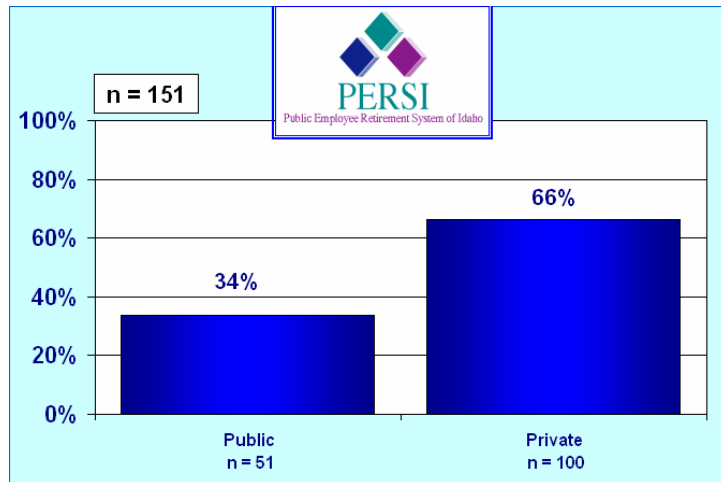


- All members in the sample were asked Q31 and a total of 421 answers were collected (See Figure 3.25).
- 52% responded Yes (n = 217) and 48% responded No (n = 204) when asked if they plan on working in their retirement.

Retirement Work Sector (Q32)

Q32: Do you plan on working in the public or private sector?

FIGURE 3.26: Retirement Work Sector (Q32)

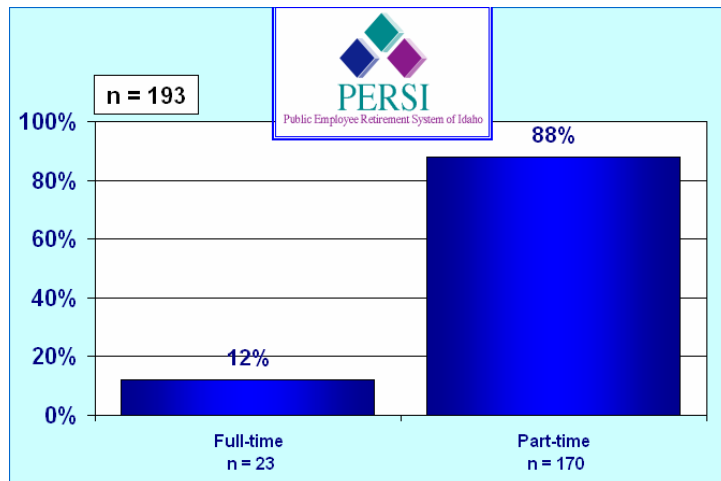


- Only those respondents who indicated that they would be working in their retirement (Q31) were asked Q32, and a total of 151 answers were collected (See Figure 3.26).
- 66% responded *Private* (n = 100) and 33% responded *Public* (n = 51) when asked what sector their work entailed since they plan on working in their retirement.

Retirement Work Commitment (Q33)

Q33: Do you plan on working full-time or part-time?

FIGURE 3.27: Retirement Work Commitment (Q33)



- Only those respondents who indicated that they would be working in their retirement (Q31) were asked Q33 and a total of 193 answers were collected (See Figure 3.27).
- 12% responded *Full-time* (n = 23) and 88% responded *Part-time* (n = 170) when asked whether their employment committed them to work full-time or part-time.

Additional Comments (Q34)

Q34: Are there any additional comments you would like to make about your PERSI retirement?

- All members in the sample were asked Q34 and a total of 217 answers were collected.
- Responses presented in Appendix B (p. 138-146).

Choice Plan Rollover Satisfaction Survey

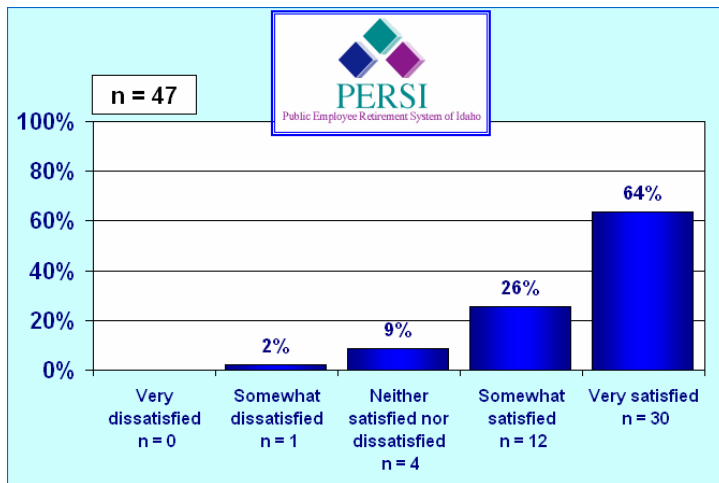
The sample frame for the Choice Plan Rollover Satisfaction Survey included all PERSI members who had initiated a rollover into their Choice Plan account in the third and fourth quarters of 2003 (July through December).

A total of 98 unduplicated sample records were provided to Clearwater Research, and a census of these records was attempted. Forty-seven completed surveys were returned by mail, yielding an overall response rate of 48%. The response rate for Wave 1 was 44% (21 of 48), and the response rate for Wave 2 was 52% (26 of 50).

Overall Satisfaction with PERSI (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire year. How satisfied or dissatisfied overall are you with PERSI?

FIGURE 4.1: Overall Satisfaction with PERSI (Q1)

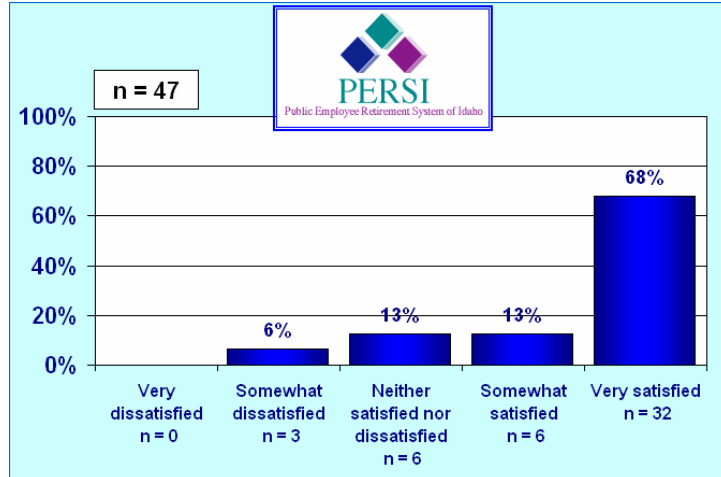


- All members in the sample were asked Q1, and a total of 47 answers were collected (See Figure 4.1).
- Overall, 64% were *Very satisfied* (n = 30), 26% were *Somewhat satisfied* (n = 12), 9% were *Neither satisfied nor dissatisfied* (n = 4), and 2% were *Somewhat dissatisfied* (n = 1) with PERSI.

Satisfaction With Rollover Process (Q2)

Q2: Consider all of your experiences with PERSI regarding your Choice Plan loan. How satisfied or dissatisfied overall are you with the rollover process?

FIGURE 4.2: Satisfaction with Rollover Process (Q2)



- All members in the sample were asked Q2, and a total of 47 answers were collected (See Figure 4.2).
- Overall, 68% were *Very satisfied* (n = 32), 13% were *Somewhat satisfied* (n = 6), 13% were *Neither satisfied nor dissatisfied* (n = 6), and 6% were *Somewhat dissatisfied* (n = 3) with the rollover process.
- Respondents were asked to describe why they responded to Q2 in an open-ended response format (Q3). Complete responses to Q3 are provided in Appendix B (p. 147)

Number of Times PERSI Staff Contacted (Q4)

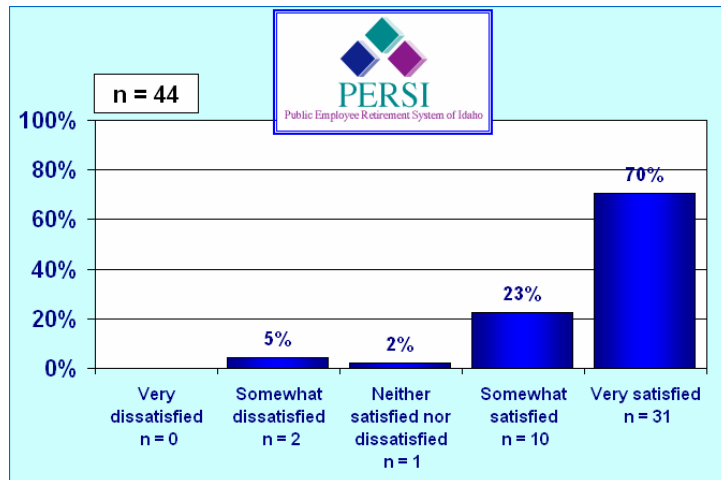
Q4: How many times did you contact PERSI staff regarding your Choice Plan loan?

- All members in the sample were asked Q4, and a total of 46 answers were collected. The responses ranged from 0 to 6 contacts, with the average number of contacts at 2.6.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with PERSI staff (Q4) was weak and close to zero ($r = -.01$), indicating little relation, if any, between these two measures.

Satisfaction With Service Provided by PERSI (Q5)

Q5: How satisfied or dissatisfied are you with the assistance you received from PERSI staff?

FIGURE 4.3: Satisfaction with Service Provided by PERSI (Q5)

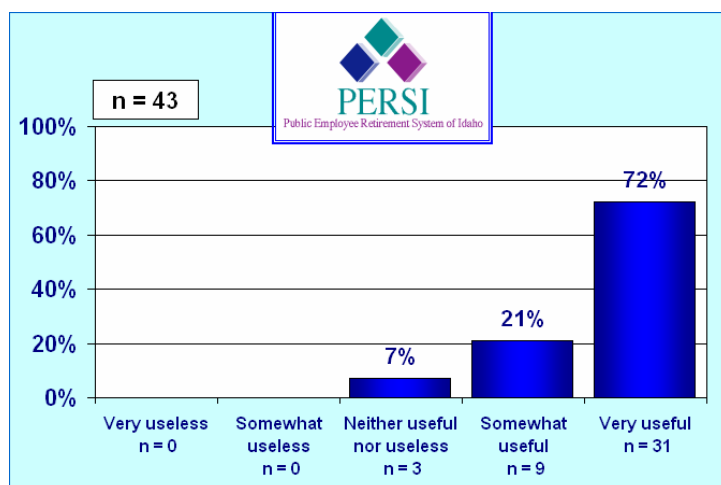


- All members in the sample were asked Q5, and a total of 44 answers were collected (See Figure 4.3).
- Overall, 70% were *Very satisfied* (n = 31), 23% were *Somewhat satisfied* (n = 10), 2% were *Neither satisfied nor dissatisfied* (n = 1), and 5% were *Somewhat dissatisfied* (n = 2) with the service provided by PERSI.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with PERSI staff (Q5) was moderate and positive to zero ($r = .56$), indicating a linear relation between these two measures.

Usefulness of Information Provided by PERSI (Q6)

Q6: How useful was the information you received from PERSI staff regarding your Choice Plan rollover?

FIGURE 4.4: Usefulness of Information Provided by PERSI (Q6)



- All members in the sample were asked Q6, and a total of 43 answers were collected (See Figure 4.4).
- Overall, 72% replied *Very useful* (n = 31), 21% replied *Somewhat useful* (n = 9), and 7% replied *Neither useful nor useless* (n = 3) when asked to evaluate the usefulness of information provided by PERSI.

Number of Times Mellon Staff Contacted (Q7)

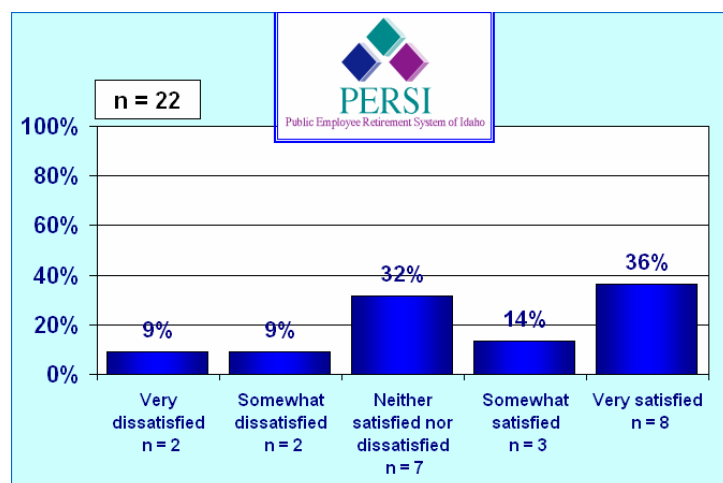
Q7: How many times did you contact Mellon staff regarding your Choice Plan rollover?

- All members in the sample were asked Q7, and a total of 47 answers were collected. The responses ranged from 0 to 10 contacts, with the average number of contacts at 1.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with Mellon staff (Q7) was weak and close to zero ($r = .04$), indicating little relation, if any, between these two measures.

Satisfaction With Service Provided by Mellon (Q8)

Q8: How satisfied or dissatisfied are you with the assistance you received from Mellon staff?

FIGURE 4.5: Satisfaction with Service Provided by Mellon (Q8)

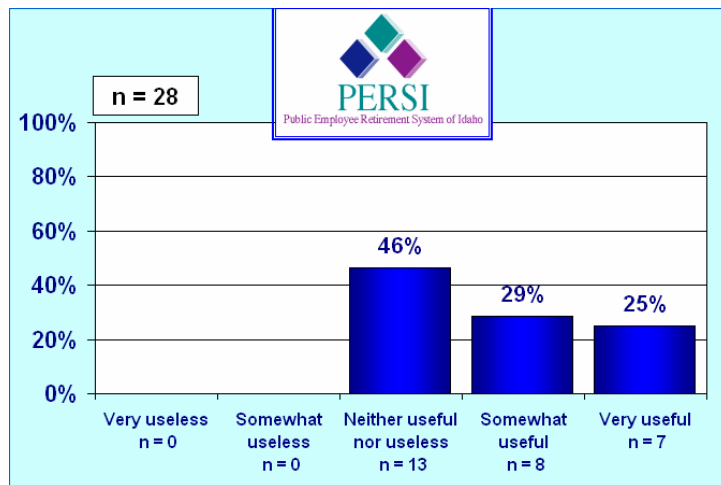


- All members in the sample were asked Q8, and a total of 22 answers were collected (See Figure 4.5).
- Overall, 36% were *Very satisfied* (n = 8), 14% were *Somewhat satisfied* (n = 3), 32% were *Neither satisfied nor dissatisfied* (n = 7), 9% were *Somewhat dissatisfied* (n = 2), and 9% were *Very dissatisfied* (n = 2) with the service provided by Mellon staff.

Usefulness of Information Provided by Mellon (Q9)

Q9: How useful was the information you received from Mellon staff regarding your Choice Plan rollover?

FIGURE 4.6: Usefulness of Information Provided by Mellon (Q9)

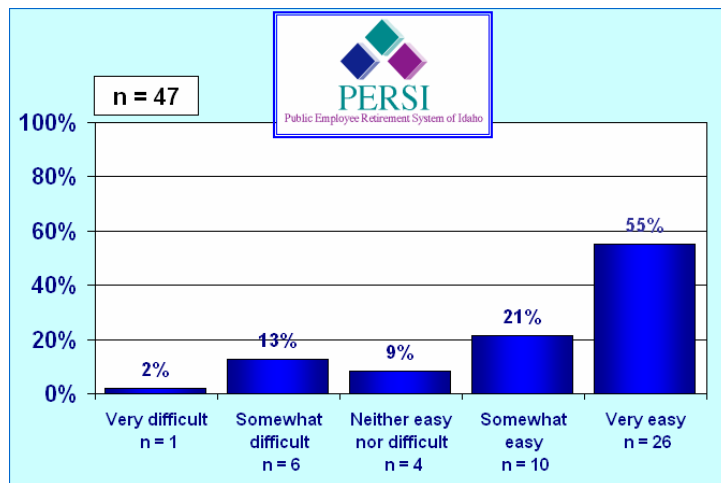


- All members in the sample were asked Q9, and a total of 28 answers were collected (See Figure 4.6).
- 25% replied *Very useful* (n = 7), 29% replied *Somewhat useful* (n = 8), and 46% replied *Neither useful nor useless* (n = 13) when asked to evaluate the usefulness of information provided by Mellon.

Ease of Submitting Request to Mellon (Q10)

Q10: How easy was it to submit your Choice Plan rollover request to Mellon?

FIGURE 4.7: Ease of Submitting Request to Mellon (Q10)

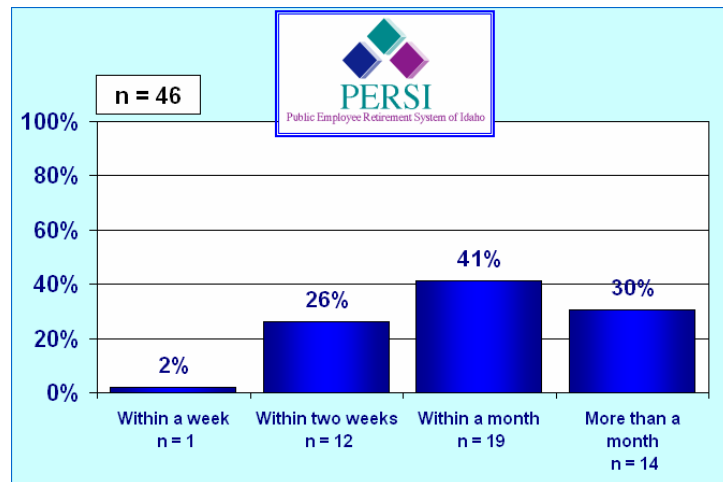


- All members in the sample were asked Q10, and a total of 47 answers were collected (See Figure 4.7).
- Overall, 55% replied *Very easy* (n = 26), 21% replied *Somewhat easy* (n = 10), 9% replied *Neither easy nor difficult* (n = 4), 13% replied *Somewhat difficult* (n = 6), and 2% replied *Very difficult* (n = 1) when asked to evaluate the ease of submitting their Choice Plan rollover request.

Perceived Time Required for Rollover (Q11)

Q11: How much time elapsed between the initiation of your Choice Plan rollover with Mellon and its payment?

FIGURE 4.8: Perceived Time Required for Rollover (Q11)

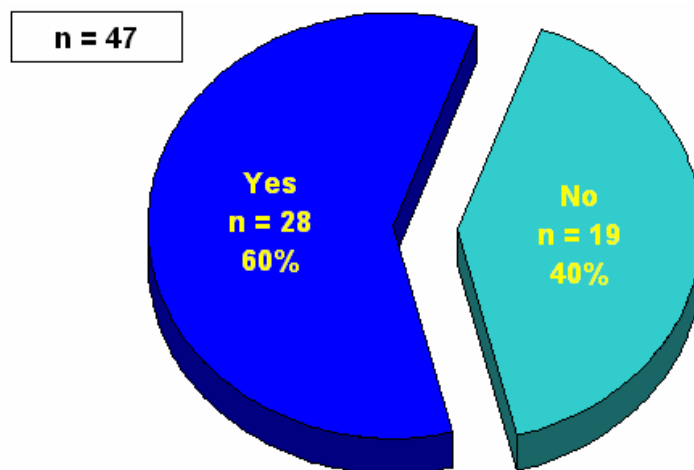


- All members in the sample were asked Q11, and a total of 46 answers were collected (See Figure 4.8).
- Overall, 2% responded *Within a week* (n = 1), 26% responded *Within two weeks* (n = 12), 41% responded *Within a month* (n = 19), and 30% responded *More than a month* (n = 14) when asked how much time elapsed between submission of the rollover request and its payment.

Contribute to Choice Plan 401(k) (Q12)

Q12: Do you regularly contribute to your Choice Plan 401(k)?

FIGURE 4.9: Contribute to Choice Plan 401(k) (Q12)

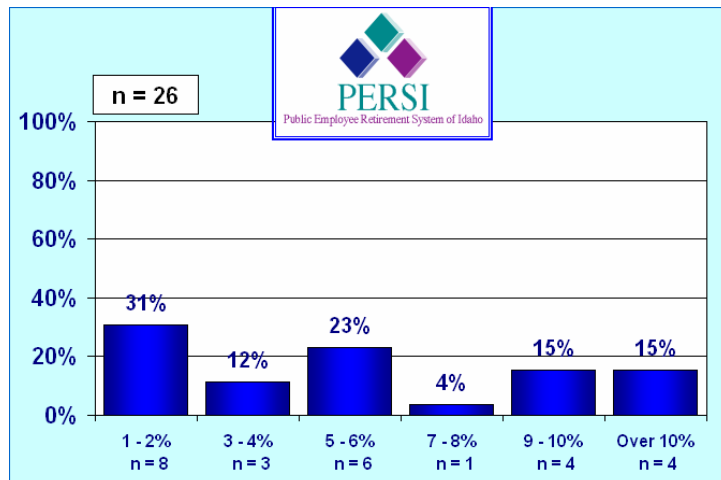


- All members in the sample were asked Q12, and a total of 47 answers were collected (See Figure 4.9).
- 60% responded Yes (n = 28) and 40% responded No (n = 19) when asked if they regularly contribute to their Choice Plan 401(k).

Contribution to 401(k) (Q13)

Q13: What percent of pay do you contribute?

FIGURE 4.10: Contribution to 401(k) (Q13)

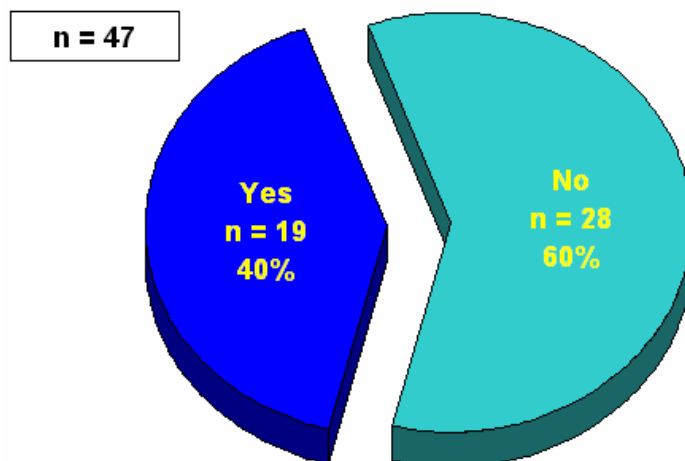


- Only those respondents who indicated that they regularly contribute to their Choice Plan 401(k) (Q12), and a total of 26 answers were collected (See Figure 4.10).
- 31% replied 1-2% (n = 8), 12% replied 3-4% (n = 2), 23% replied 5-6% (n = 6), 4% replied 7-8% (n = 1), 15% replied 9-10% (n = 4), and 15% replied Over 10% (n = 4) when asked what percent of pay they contribute to their Choice Plan 401(k).

Accessed Choice Plan Account Through Internet (Q14)

Q14: Do you access your Choice Plan account on the Internet?

FIGURE 4.11: Accessed Choice Plan Account Through Internet (Q14)

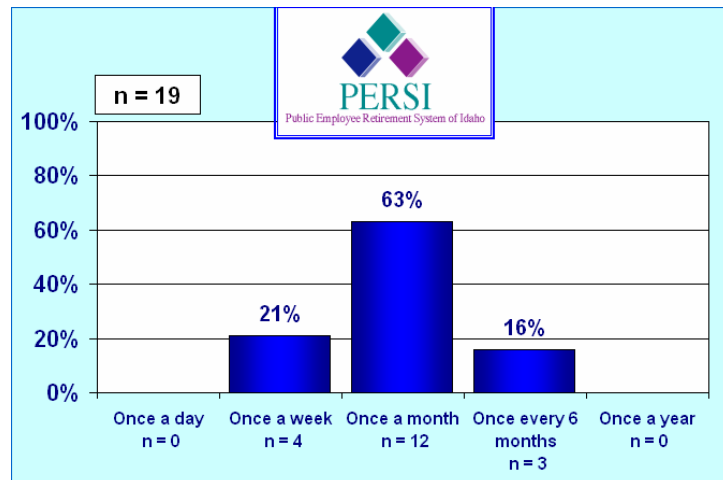


- All members in the sample were asked Q14, and a total of 47 answers were collected (See Figure 4.11).
- 40% responded Yes (n = 19) and 60% responded No (n = 28) when asked if they accessed their Choice Plan account through the Internet.

Frequency of Internet Access (Q15)

Q15: Which of the following best describes how frequently you access your Choice Plan account on the Internet?

FIGURE 4.12: Frequency of Internet Access (Q15)

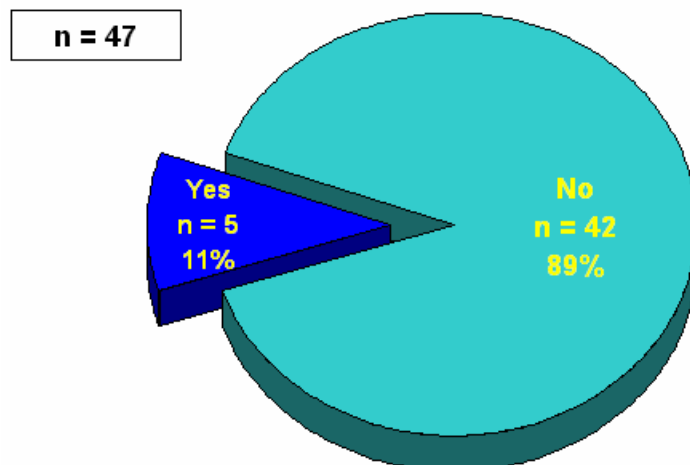


- Only those respondents who indicated that they had accessed their Choice Plan account on the Internet (Q14) were asked Q15, and a total of 19 answers were collected (See Figure 4.12).
- 21% replied *Once a week* (n = 4), 63% replied *Once a month* (n = 12), and 16% replied *Once every 6 months* (n = 3), when asked how frequently they had accessed their Choice Plan account on the Internet.

Accessed Choice Plan Account Through Phone System (Q16)

Q16: Do you access your Choice Plan account via the toll-free automated phone system?

FIGURE 4.13: Accessed Choice Plan Account Through Phone System (Q16)

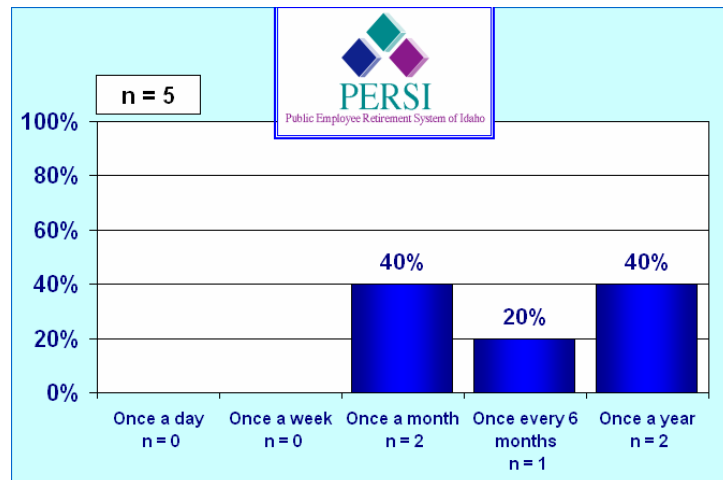


- All members in the sample were asked Q16, and a total of 47 answers were collected (See Figure 4.13).
- 11% responded *Yes* (n = 5) and 89% responded *No* (n = 42) when asked if they accessed their Choice Plan account through the toll-free automated phone system.

Frequency of Phone Access (Q17)

Q17: Which of the following best describes how frequently you access your Choice Plan account via the automated phone system?

FIGURE 4.14: Frequency of Phone Access (Q17)



- Only those respondents who indicated that they had accessed their Choice Plan account through the automated phone system (Q16) were asked Q17, and a total of 5 answers were collected (See Figure 4.14).
- 40% replied *Once a month* (n = 2), 20% replied *Once every 6 months* (n = 1), and 40% replied *Once a year* (n = 1) when asked how frequently they had accessed their Choice Plan account through the toll-free automated phone system.

Preference of Accessing Choice Plan Account Information (Q18)

Q18: If you have used both methods of acquiring your Choice Plan account information, could you describe why you prefer one method over the other?

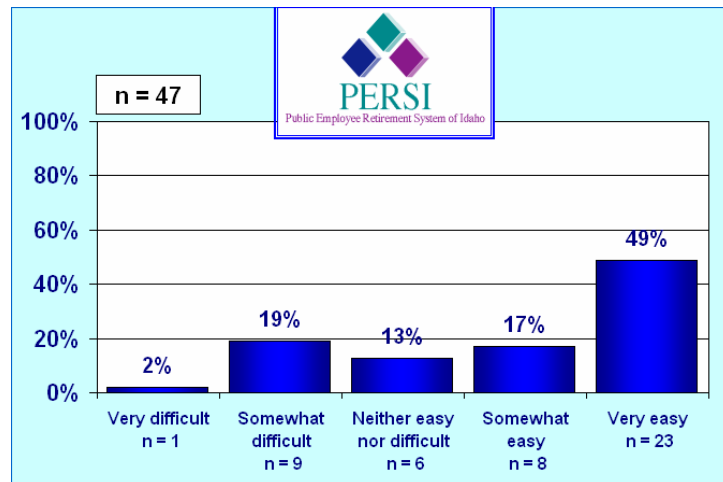
- Only those members who had indicated accessing their Choice Plan account information through both the Internet (Q14) and the automated phone system (Q16) were asked Q18, and two answers were collected. Both responses are presented below in Appendix B (p.148):

3 Qtr	• Internet –ease, speed, visual
4 Qtr	• Internet over automated phone system.

Ease of Completing Rollover Process (Q19)

Q19: How easy was it to complete the rollover process?

FIGURE 4.15: Ease of Completing Rollover Process (Q19)

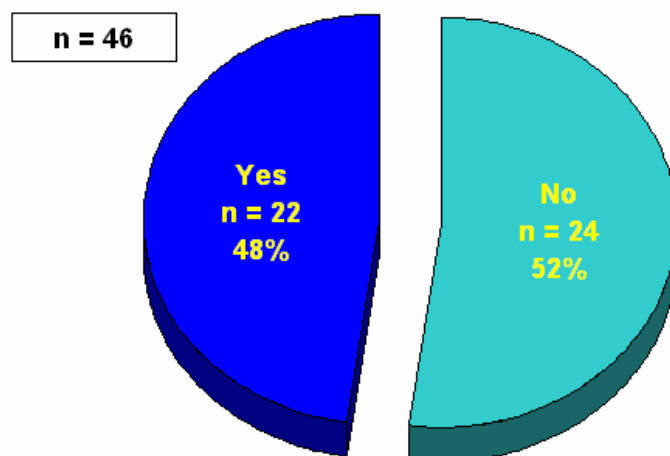


- All members in the sample were asked Q19, and a total of 47 answers were collected (See Figure 4.15).
- Overall, 49% replied *Very easy* (n = 23), 17% replied *Somewhat easy* (n = 8), 13% replied *Neither easy nor difficult* (n = 6), 19% replied *Somewhat difficult* (n = 9), and 2% replied *Very difficult* (n = 1) when asked to evaluate the ease of completing the Choice Plan rollover process.
- Respondents were asked to describe why they responded to Q19 in an open-ended response format (Q20). Complete responses to Q20 are provided in Appendix B (p. 148-149)

Read Additional Choice Plan Rollover Information (Q21)

Q21: Have you read any additional material on Choice Plan rollovers?

FIGURE 4.16: Read Additional Choice Plan Rollover Information (Q21)

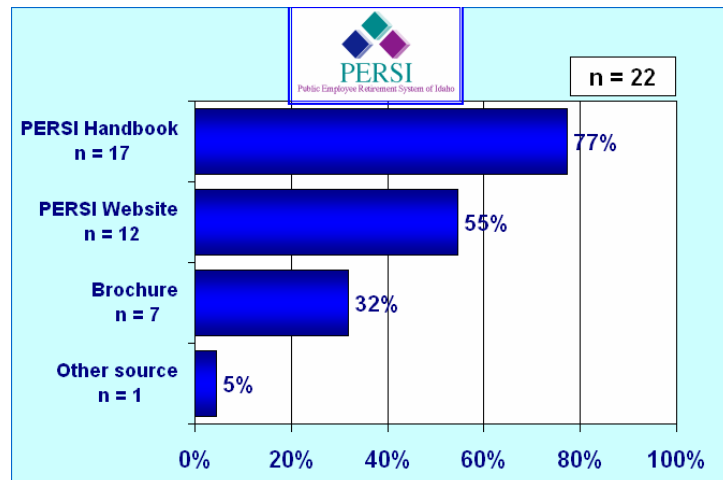


- All members in the sample were asked Q21, and a total of 46 answers were collected (See Figure 4.16).
- 48% responded *Yes* (n = 22) and 52% responded *No* (n = 24) when asked if they read any additional material on Choice Plan rollovers.

Additional Information Resources Used (Q22)

Q22: Which of the following resources did you use?

FIGURE 4.17: Additional Information Resources Used (Q22)

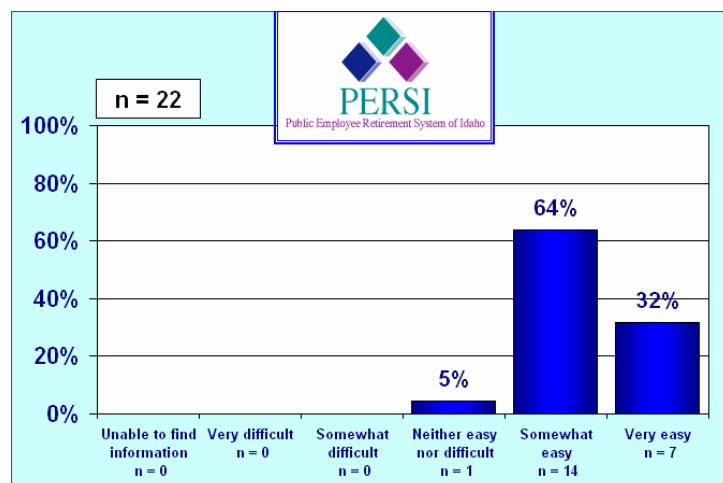


- Only those respondents who indicated reading additional PERSI rollover information (Q21) were asked Q22, and a total of 22 answers were collected (See Figure 4.17).
- Overall, 77% replied *Handbook* (n = 17), 55% replied *PERSI Website* (n = 12), 32% replied *Brochure* (n = 2), and 5% replied *Other* (n = 1) when asked to identify the additional resources read about Choice Plan rollovers.

Ease of Finding Information (Q23)

Q23: How easy was it to find the information you wanted?

FIGURE 4.18: Ease of Finding Information (Q23)

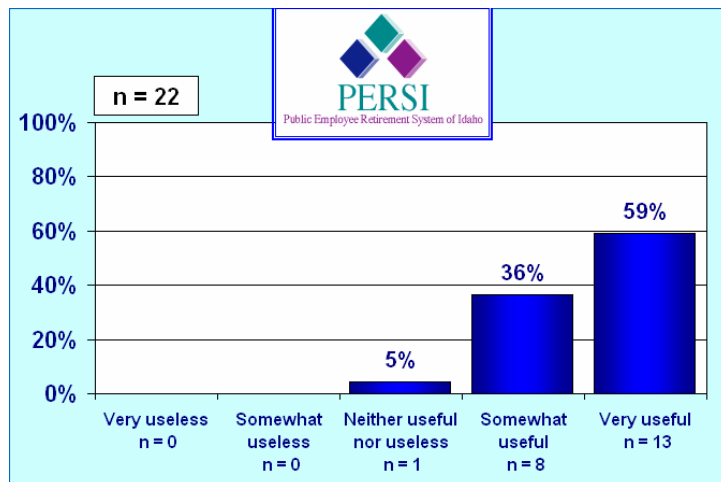


- Only those respondents who indicated reading additional PERSI rollover information (Q21) were asked Q23, and a total of 22 answers were collected (See Figure 4.18).
- Overall, 32% replied *Very easy* (n = 7), 64% replied *Somewhat easy* (n = 14), 5% replied *Neither easy nor difficult* (n = 1) when asked to evaluate the ease of finding additional information on Choice Plan rollovers.

Usefulness of Information (Q24)

Q24: How useful was the information you found?

FIGURE 4.19: Usefulness of Information (Q24)



- Only those respondents who indicated reading additional PERSI rollover information (Q21) were asked Q24, and a total of 22 answers were collected (See Figure 4.19).
- Overall, 59% replied *Very useful* (n = 13), 36% replied *Somewhat useful* (n = 8), and 5% replied *Neither useful nor useless* (n = 1) when asked to evaluate the usefulness of rollover information.

How Information Made More Useful (Q25)

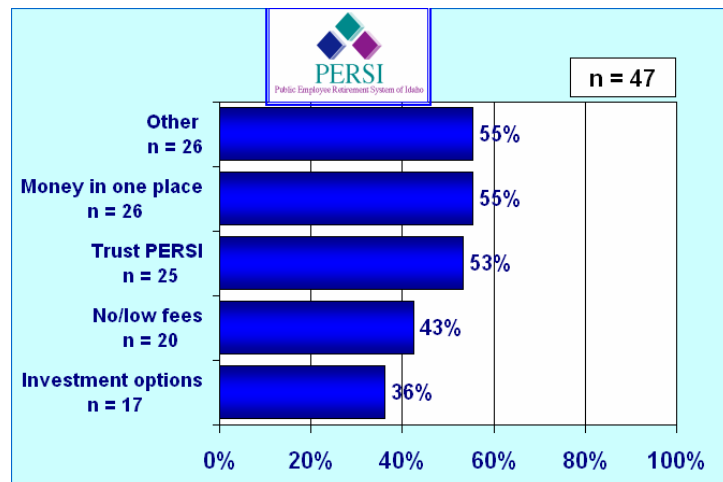
Q25: What, if anything, would have made this information more useful?

- Only those respondents who indicated reading additional PERSI rollover information (Q21) were asked Q25, and a total of 6 answers were collected.
- Responses presented in Appendix B (p. 149).

Reason Rollover Chosen (Q26)

Q26: Why did you decide to roll your money into the Choice Plan 401(k)?

FIGURE 4.20: Reason Rollover Chosen (Q26)



- All members in the sample were asked Q26, and a total of 47 answers were collected (See Figure 4.20).
- Overall, 53% replied *I trust PERSI* (n = 25), 43% replied *No / low fees* (n = 20), 55% replied *Other* (n = 26), 55% replied *To have money all in one place* (n = 26), and 36% replied *Investment options* (n = 17) when asked what reasons did they have to initiate a Choice Plan rollover. Note: number of responses exceeds number of respondents because multiple answers were accepted.
- Complete responses to the *Other* response category are provided in Appendix B (p. 149-150).

Separation Benefit Satisfaction Survey

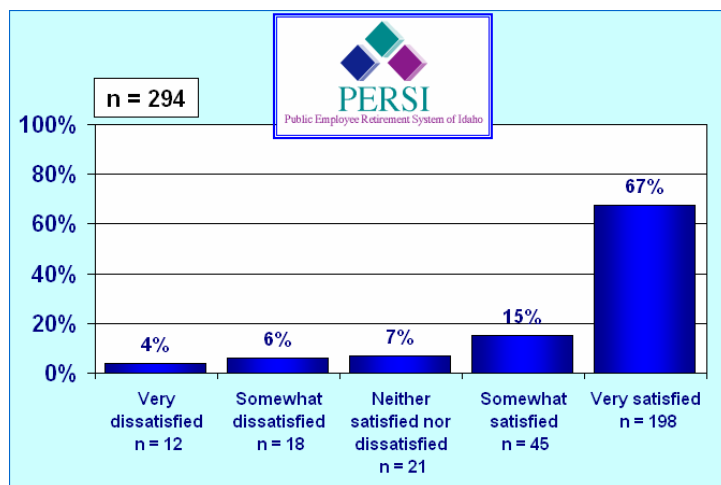
The sample frame for the Separation Benefit Satisfaction Survey included all PERSI members who had initiated a benefit separation from the PERSI system account in the third and fourth quarters of 2003 (July through December).

A total of 2,487 unduplicated sample records were provided to Clearwater Research, and a census of these records was attempted. 305 completed surveys were returned by mail, yielding an overall response rate of 12%. The response rate for Wave 1 was 12% (149 of 1,227), and the response rate for Wave 2 was 12% (156 of 1,260).

Overall Satisfaction With Separation Process (Q1)

Q1: Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) regarding the separation benefit process. How satisfied or dissatisfied overall are you with the separation process?

FIGURE 5.1: Overall Satisfaction with Separation Process (Q1)

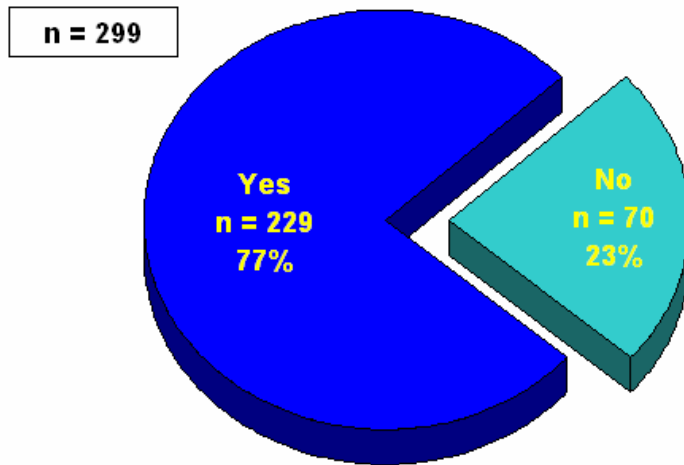


- All members in the sample were asked Q1, and a total of 294 answers were collected (See Figure 5.1).
- Overall, 67% were *Very satisfied* (n = 198), 15% were *Somewhat satisfied* (n = 45), 7% were *Neither satisfied nor dissatisfied* (n = 21), 6% were *Somewhat dissatisfied* (n = 18), and 4% were *Somewhat dissatisfied* (n = 12) with the separation process.
- Respondents were asked to describe why they responded to Q1 in an open-ended response format (Q2). Complete responses to Q2 are provided in Appendix B (p. 151-156).

Contacted PERSI Staff Member About Separation (Q3)

Q3: Did you speak with a PERSI staff member about your separation benefit?

FIGURE 5.2: Contacted PERSI Staff Member About Separation (Q3)

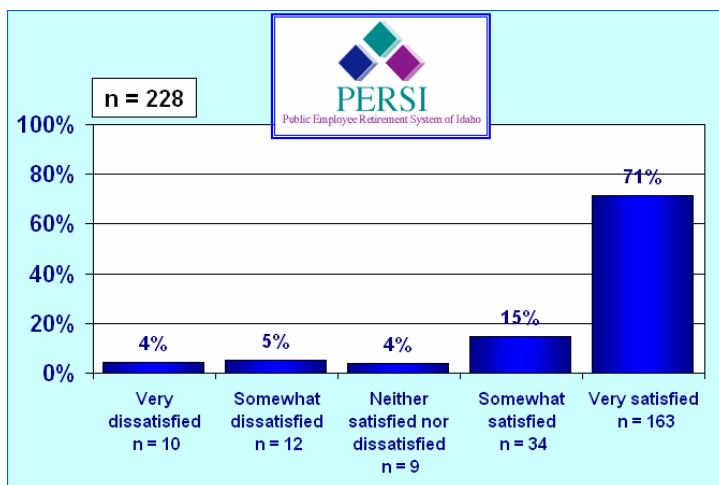


- All members in the sample were asked Q3, and a total of 299 answers were collected (See Figure 5.2).
- 77% responded Yes (n = 229) and 23% responded No (n = 70) when asked if they had contacted PERSI staff about the separation process.

Satisfaction With Service Provided (Q4)

Q4: If so, how satisfied or dissatisfied were you with their service?

FIGURE 5.3: Satisfaction with Service Provided (Q4)

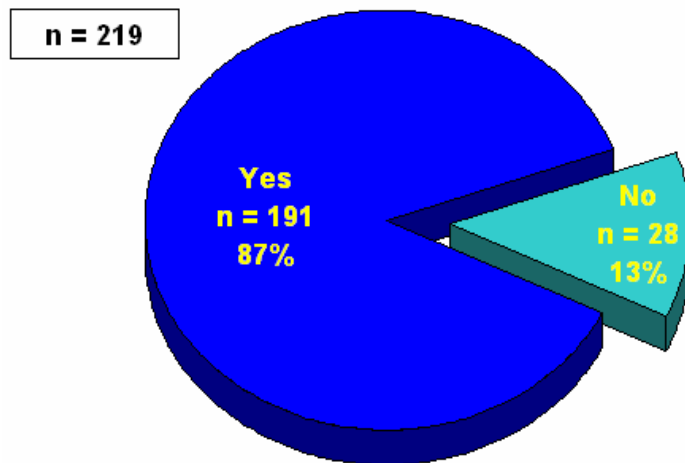


- Only those respondents who indicated that they had contacted PERSI about their separation process (Q3) were asked Q4, and a total of 228 answers were collected (See Figure 5.3).
- Overall, 71% replied *Very satisfied* (n = 163), 15% replied *Somewhat satisfied* (n = 34), 4% replied *Neither satisfied nor dissatisfied* (n = 9), 5% replied *Somewhat dissatisfied* (n = 12), and 4% were *Somewhat dissatisfied* (n = 10) when asked to evaluate the service provided by PERSI staff.

Adequate Explanation of Separation Process (Q5)

Q5: Did they adequately explain the process and timing of your request?

FIGURE 5.4: Adequate Explanation of Separation Process (Q5)

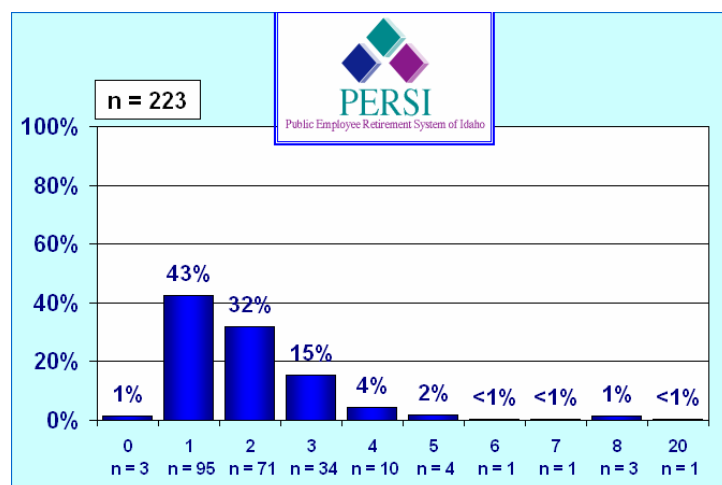


- Only those respondents who indicated that they had contacted PERSI about their separation process (Q3) were asked Q5, and a total of 219 answers were collected (See Figure 5.4).
- 87% responded Yes (n = 191) and 13% responded No (n = 28) when asked PERSI staff had adequately explained the separation process.

Number of Contacts With PERSI Staff (Q6)

Q6: How many times did you contact PERSI staff regarding your separation benefit?

FIGURE 5.5: Number of Contacts With PERSI Staff (Q6)

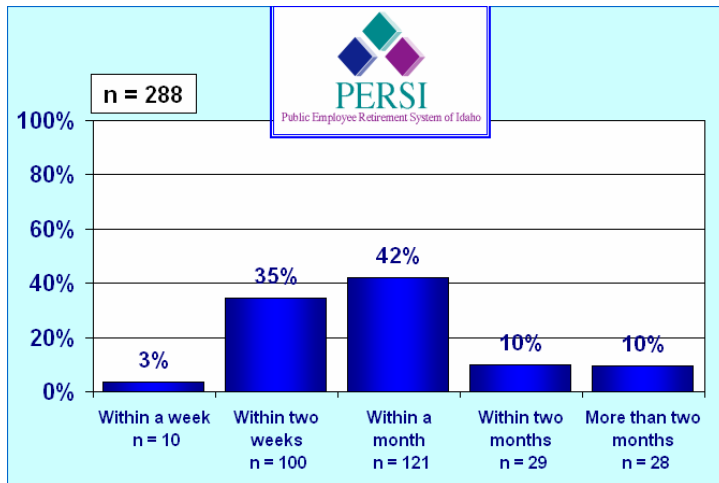


- Only those respondents who indicated that they had contacted PERSI about their separation process (Q3) were asked Q6, and a total of 223 answers were collected (See Figure 5.5). The responses ranged from 0 to 20 contacts, with the average number of contacts at 2.0.
- The association between overall satisfaction with PERSI (Q1) and number of contacts with PERSI staff (Q6) was weak and negative to zero ($r = -.29$), indicating a slight inverse relation between these two measures.

Time Between Separation Request and Payment (Q7)

Q7: How much time elapsed between the initiation of your separation request with PERSI and its payment?

FIGURE 5.6: Time Between Separation Request and Payment (Q7)

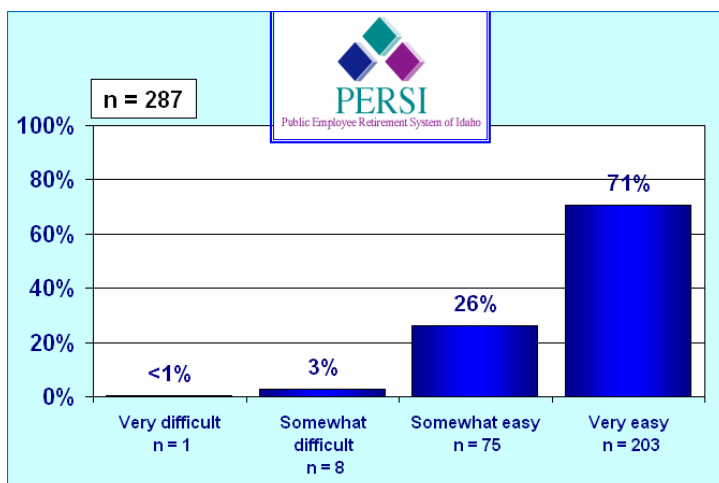


- All members in the sample were asked Q7, and a total of 288 answers were collected (See Figure 5.6).
- Overall, 3% responded *Within a week* (n = 10), 35% responded *Within two weeks* (n = 100), 42% responded *Within a month* (n = 121), 10% responded *Within two months* (n = 29), and 10% responded *More than two months* (n = 28) when asked how much time elapsed between submission of the separation request and its payment.

Ease of Completing Separation Benefit Form (Q8)

Q8: How easy was it to complete the separation benefit form?

FIGURE 5.7: Ease of Completing Separation Benefit Form (Q8)

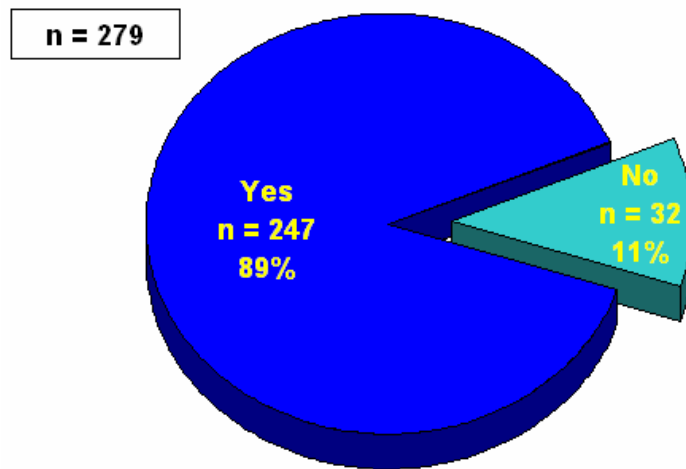


- All members in the sample were asked Q8, and a total of 287 answers were collected (See Figure 5.7).
- Overall, 71% replied *Very easy* (n = 203), 26% replied *Somewhat easy* (n = 75), 3% replied, 3% replied *Somewhat difficult* (n = 8), and <1% replied *Very difficult* (n = 1) when asked to evaluate the ease of completing the separation benefit form.
- Respondents were asked to describe why they responded to Q8 in an open-ended response format (Q9). Complete responses to Q9 are provided in Appendix B (p. 156-159).

Informational Page Read by Respondent (Q10)

Q10: Did you read the informational page attached to the form?

FIGURE 5.8: Informational Page Read by Respondent (Q10)

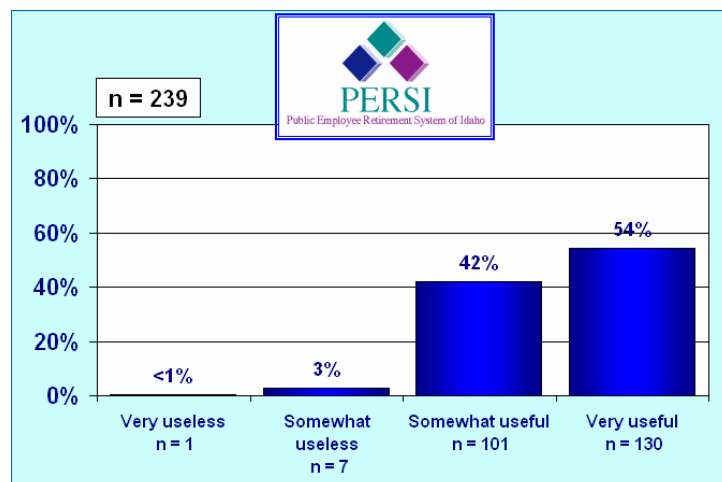


- All members in the sample were asked Q10, and a total of 279 answers were collected (See Figure 5.8).
- 89% responded Yes (n = 247) and 11% responded No (n = 32) when asked if they had read the informational page attached to the separation benefit form.

Usefulness of Informational Page (Q11)

Q11: How useful was the informational page?

FIGURE 5.9: Usefulness of Informational Page (Q11)

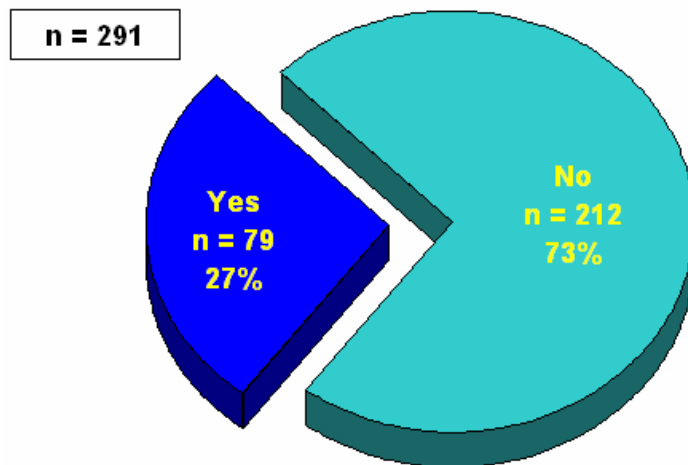


- Only those respondents who indicated that they had read the informational page attached to the separation benefit form (Q10) were asked Q11, and a total of 239 answers were collected (See Figure 5.9).
- Overall, 54% replied *Very useful* (n = 130), 42% replied *Somewhat useful* (n = 101), 3% replied *Somewhat useless* (n = 7), and <1% replied *Very useless* (n = 1) when asked to evaluate the usefulness of the attached informational page.
- Respondents were asked to describe what could be done to make the form easier to complete in an open-ended response format (Q12). Complete responses to Q12 are provided in Appendix B (p. 159-160).

Read Additional PERSI Information (Q13)

Q13: Have you read any additional PERSI information on separation benefits to help you understand the process and your choices?

FIGURE 5.10: Read Additional PERSI Information (Q13)

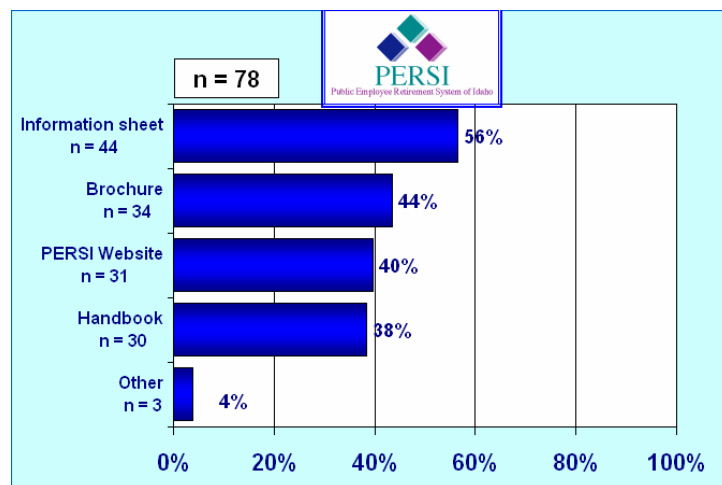


- All members in the sample were asked Q13, and a total of 291 answers were collected (See Figure 5.10).
- 27% responded Yes (n = 79) and 73% responded No (n = 212) when asked if they had read any additional information about separation benefits from PERSI.

Additional PERSI Information Read (Q14)

Q14: What separation-related information did you read?

FIGURE 5.11: Additional PERSI Information Read (Q14)

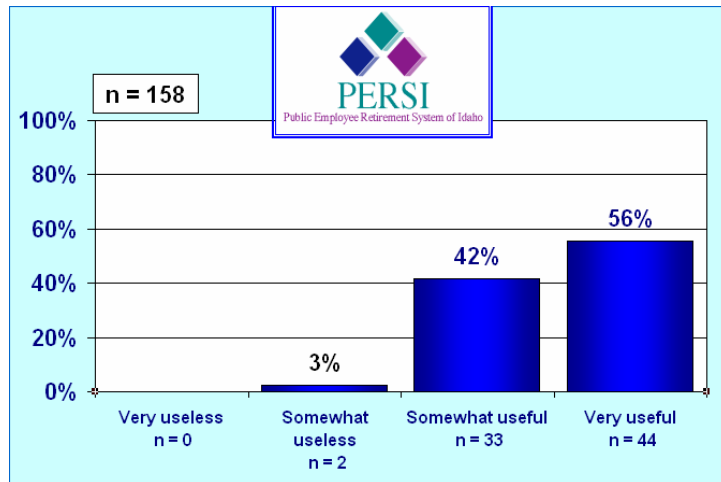


- Only those respondents who indicated that they had read additional PERSI information about separation benefits (Q13) were asked Q14, and a total of 78 answers were collected (See Figure 5.11).
- Overall, 56% replied *Information sheet* (n = 44), 44% replied *Brochure* (n = 34), 40% replied *PERSI Website* (n = 31), 38% replied *Handbook* (n = 30), and 4% replied *Other* (n = 3) when asked what other sources of PERSI information they read about separation benefits. Note: number of responses exceeds number of respondents because multiple answers were accepted.
- Responses to the *Other* category are provided in Appendix B (p. 160).

Usefulness of Additional PERSI Information (Q15)

Q15: How useful was this information?

FIGURE 5.12: Usefulness of Additional PERSI Information (Q15)

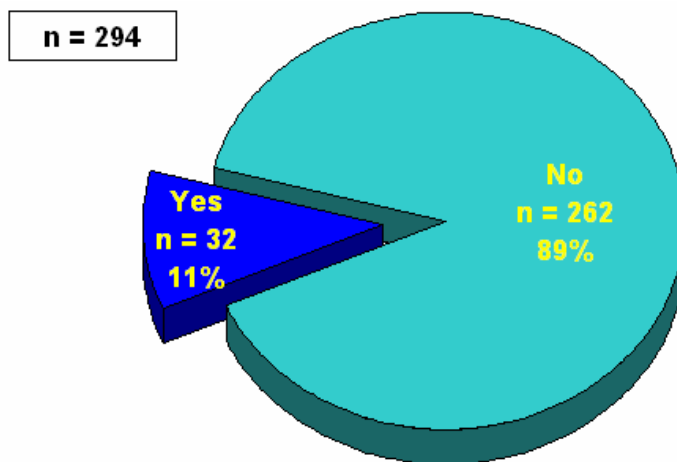


- Only those respondents who indicated that they had read additional PERSI information about separation benefits (Q13) were asked Q15, and a total of 158 answers were collected (See Figure 5.12).
- Overall, 56% replied *Very useful* (n = 44), 42% replied *Somewhat useful* (n = 33), and 3% replied *Somewhat useless* (n = 2) when asked to evaluate the usefulness of the additional PERSI information about separation benefits.
- Respondents were asked to describe what could be done to make this information easier in an open-ended response format (Q16). Complete responses to Q16 are provided in Appendix B (p. 161).

Told by Employer to Withdraw Funds (Q17)

Q17: Did your employer tell you that you had to withdraw your funds?

FIGURE 5.13: Told by Employer to Withdraw Funds (Q17)

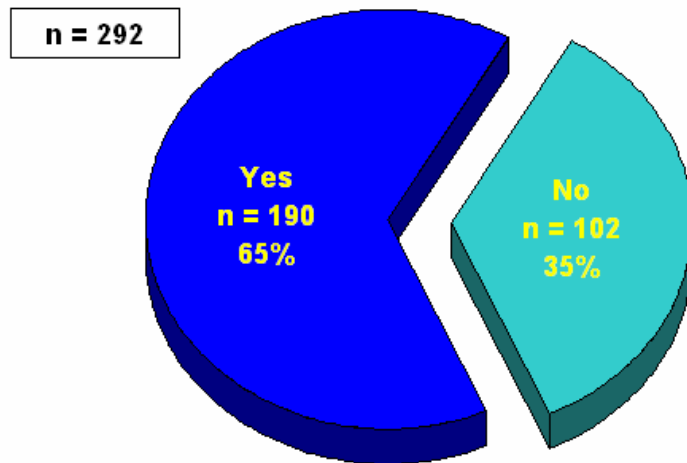


- All members in the sample were asked Q17, and a total of 294 answers were collected (See Figure 5.13).
- 11% responded Yes (n = 32) and 89% responded No (n = 262) when asked if their employer had told them they had to withdraw funds.

Aware Money Could Be Left With PERSI (Q18)

Q18: Did you know that you could leave your money in PERSI?

FIGURE 5.14: Aware Money Could Be Left With PERSI (Q18)

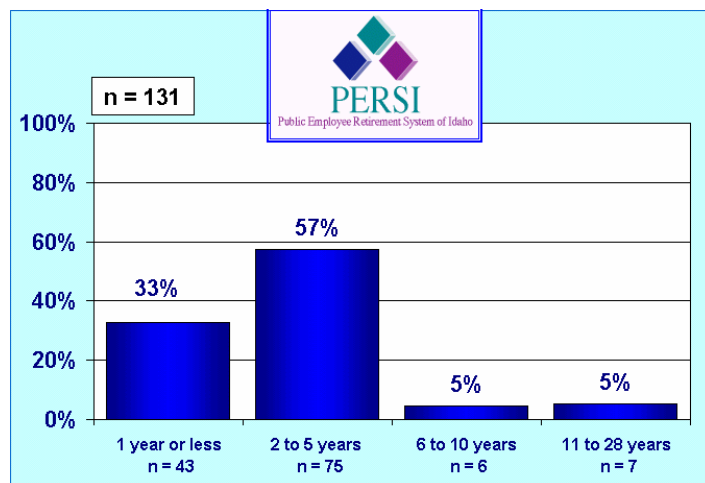


- All members in the sample were asked Q18, and a total of 292 answers were collected (See Figure 5.14).
- 65% responded Yes (n = 190) and 35% responded No (n = 102) when asked if they were aware that money could be left in the PERSI system.

Years of Service With PERSI (Q19)

Q19: How many years of PERSI service did you have?

FIGURE 5.15: Years of Service With PERSI (Q19)

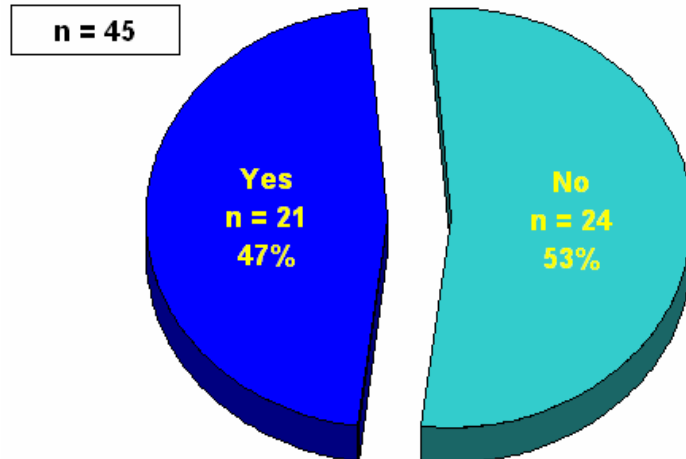


- All members in the sample were asked Q19, and a total of 131 answers were collected (See Figure 5.15). The responses ranged from 0 to 30 years of service, with the average years of service at 3.4.
- The association between overall satisfaction with PERSI (Q1) and years of service (Q19) was weak and negative to zero ($r = -.01$), indicating little relation, if any, between these two measures.
- For those members 5 or more years of service, 82% knew they could leave their money in PERSI (Q18), 9% had their employers tell them to withdraw their money (Q17), and 83% spoke with a PERSI staff member (Q3).

Advised of Vested Benefits (Q20)

Q20: If you have more than five years of service, were you advised by PERSI staff that you may have been vested to a more valuable lifetime retirement benefit?

FIGURE 5.16: Advised of Vested Benefits (Q20)

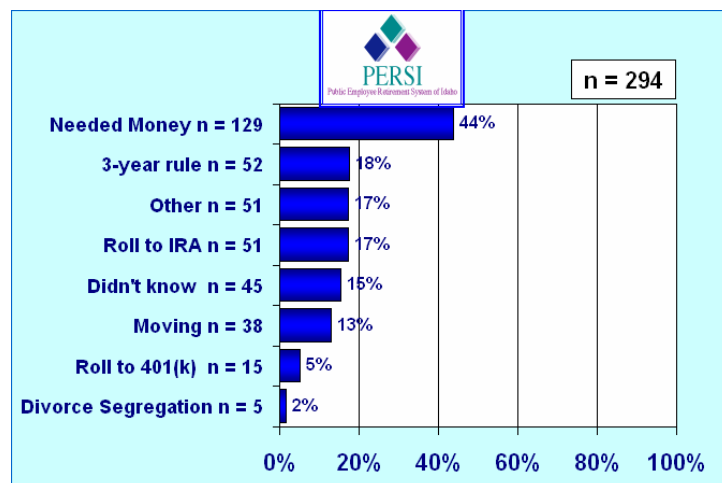


- All members in the sample were asked Q20, and a total of 45 answers were collected (See Figure 5.16).
- 47% responded Yes (n = 21) and 53% responded No (n = 24) when asked if they were advised of the benefits of vested retirement with PERSI.
- For those respondents who answered No to Q20, 79% indicated that they spoke to a PERSI staff member (Q3) and 12% indicated that they *Didn't know* why they withdrew their funds (Q21).

Reason Respondent Withdrew Funds (Q21)

Q21: Why did you choose to withdraw your money from PERSI?

FIGURE 5.17: Reason Respondent Withdrew Funds (Q21)

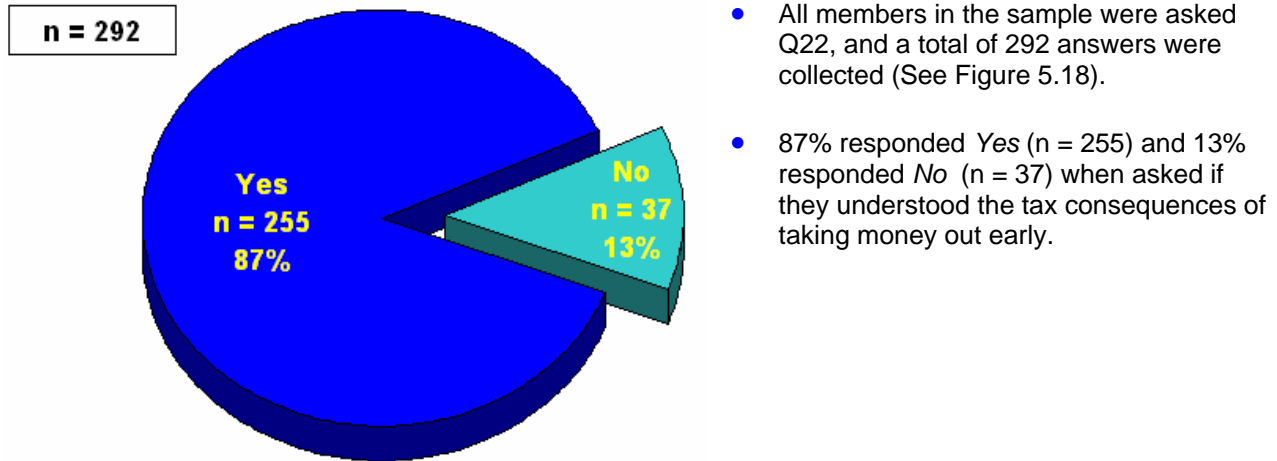


- All members in the sample were asked Q21, and a total of 294 answers were collected (See Figure 5.17).
- Overall, 44% replied *Needed money* (n = 129), 17% replied *Other* (n = 51), 13% replied *Moving* (n = 38), 15% replied *Didn't know* (n = 45), 18% replied *3-year rule* (n = 52), 17% replied *Roll to IRA or other savings plan* (n = 51), 5% replied *Roll to 401(k)* (n = 15), and 2% replied *Divorce segregation* (n = 5) when asked for reasons why they initiated the separation process.
- Responses to the *Other* category are provided in Appendix B (p. 162-163).

Consequences of Taking Money Early (Q22)

Q22: Do you understand the tax consequences of taking your money out early?

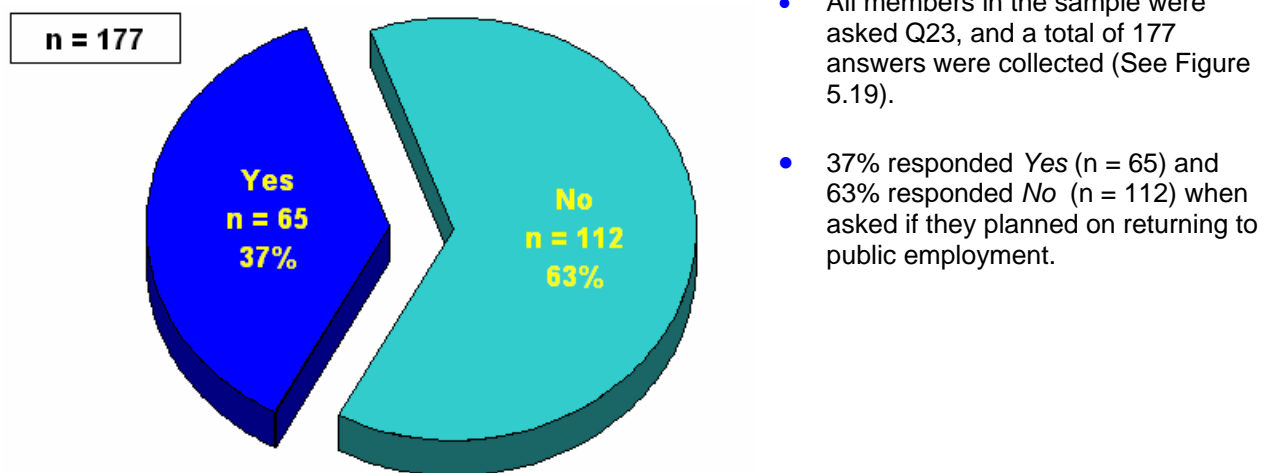
FIGURE 5.18: Consequences of Taking Money Early (Q22)



Plan to Return to Public Employment (Q23)

Q23: Do you plan on returning to public employment?

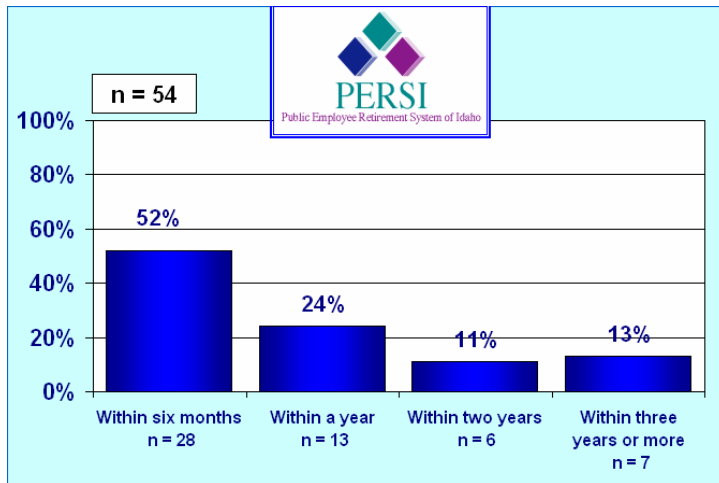
FIGURE 5.19: Plan to Return to Public Employment (Q23)



Time to Return to Public Employment (Q24)

Q24: When do you plan on returning to public employment?

FIGURE 5.20: Time to Return to Public Employment (Q24)

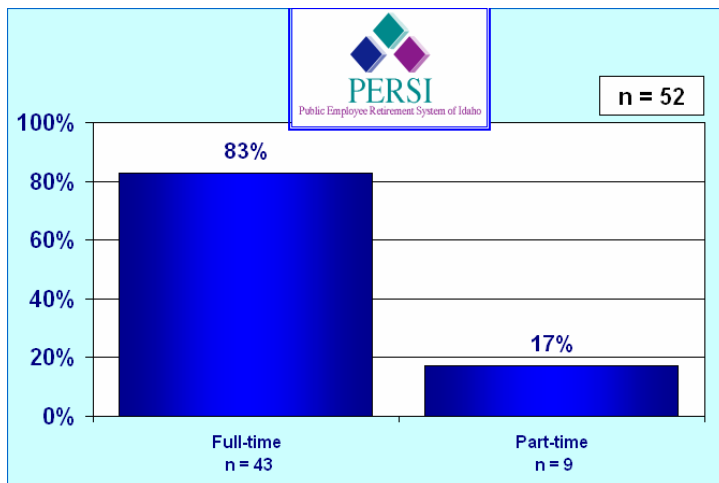


- Only those respondents who indicated that they planned on returning to public employment (Q23) were asked Q24, and a total of 54 answers were collected (See Figure 5.20).
- Overall, 52% indicated *Within 6 months* (n = 28), 24% indicated *Within a year* (n = 13), 11% indicated *Within two years* (n = 6), and 13% indicated *Within three years or more* (n = 7) when asked when they planned on returning to public employment.

Type of Public Employment (Q25)

Q25: Would this work be full-time or part-time?

FIGURE 5.21: Type of Public Employment (Q25)



- Only those respondents who indicated that they planned on returning to public employment (Q23) were asked Q25, and a total of 52 answers were collected (See Figure 5.21).
- 83% responded *Full-time* (n = 43) and 17% responded *Part-time* (n = 9) when asked the type of employment they would be seeking.

Additional Comments (Q26)

Q26: Are there any additional comments you would like to make about PERSI's separation benefit process?

- All members in the sample were asked Q26, and a total of 107 answers were collected.
- Responses presented in Appendix B (p. 163-167).

Appendices

Appendix A: Survey Instruments

1. Disability Retirement Satisfaction Survey

Disability Retirement Satisfaction Survey

You recently went through the Disability Retirement application process.

This is a brief survey about your experiences with the disability process. The results will be used to improve service for members statewide.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



1. Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire disability process. How satisfied or dissatisfied overall are you with PERSI? Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
 - ☐ Don't know
2. Did your PERSI Representative explain the entire disability process to you at the beginning? Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No
3. Did your PERSI Representative explain the relationship of Voluntary Plan Administrators (VPA) to PERSI? Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No
4. Consider your experiences with VPA throughout the disability review. How satisfied or dissatisfied overall are you with VPA? Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
 - ☐ Don't know
5. Can you please describe why you feel that way about the disability process?
Please enter response here.

6. Did you call VPA about your disability claim? Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No If NO, GO to Question 10
7. How satisfied were you with the responsiveness of VPA in answering your disability claim questions? Mark ☐ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
 - ☐ Don't know
8. How easy was it to understand the written materials provided by VPA for your disability claim? Mark ☐ ONE choice.
 - ☐ Very easy
 - ☐ Somewhat easy
 - ☐ Somewhat difficult
 - ☐ Very difficult
9. What, if anything, could be done to make the VPA process easier?
Please enter response here.

10. Was your disability claim approved or denied? Mark ☐ ONE choice.
 - ☐ Approved
 - ☐ Denied If App., GO to Question 13
11. If your claim was denied, did you appeal? Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No
12. If your claim was denied, did your PERSI Representative explain your other options to you? Mark ☐ ONE choice.
 - ☐ Yes
 - ☐ No
13. If your claim was approved by VPA and you again started working with PERSI, how useful was the information provided by your PERSI Representative on your benefit, taxes, and insurance? Mark ☐ ONE choice.
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Somewhat useless
 - ☐ Very useless

Please continue survey on other side 

14. How satisfied are you with the outcome of your disability claim? Mark ☐ ONE choice.

☐ Very satisfied
☐ Somewhat satisfied
☐ Neither satisfied nor dissatisfied
☐ Somewhat dissatisfied
☐ Very dissatisfied
☐ Don't know

15. Can you please describe why you feel that way about the outcome of your disability claim? Please enter response here.

16. How many times did you contact PERSI staff regarding your disability claim? _____ times
Enter number in the space provided.

17. How many times did you contact VPA staff regarding your disability claim? _____ times
Enter number in the space provided.

18. How much time elapsed between the initiation of your disability claim with PERSI and its resolution with VPA? Mark ☐ ONE choice.

☐ Within a month
☐ Within three months
☐ Within six months
☐ More than six months

19. Have you read any PERSI information on disability? Mark ☐ ONE choice.

☐ Yes
☐ No If NO, GO to Question 23

20. What PERSI disability-related information did you read? Mark ☐ ALL boxes that apply.

☐ Brochure ☐ Handbook ☐ PERSI Website
☐ Other. Please specify: _____

21. How useful was this information? Mark ☐ ONE choice.

☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless

22. What, if anything, could have been explained better?
Please enter response here.

23. Did you access VPA's Internet site to look up the status of your claim? Mark ☐ ONE choice.

☐ Yes
☐ No If NO, GO to Question 26

24. How easy was it to find the information you wanted? Mark ☐ ONE choice.

☐ Very easy
☐ Somewhat easy
☐ Neither easy nor difficult
☐ Somewhat difficult
☐ Very difficult
☐ Was unable to find information

25. How useful was the information the VPA website? Mark ☐ ONE choice.

☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless
☐ Information not found

26. Are there any additional comments you would like to make about your disability retirement experiences?
Please enter response here.

Thank you. Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.

Please. Please return your completed questionnaire in the pre-paid envelope provided to:

Clearwater Research, Inc.
1845 S. Federal Way
Boise, ID 83705

Questions? If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-9261.
If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.

2. Choice Plan Loan Process Satisfaction Survey

Choice Plan Loan Process Satisfaction Survey

You recently took a loan from your PERSI Choice Plan 401(k).

This is a brief survey about your experiences with the loan process. The results will be used to improve service for members statewide.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



1. Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire year. How satisfied or dissatisfied overall are you with PERSI? Mark ☐ ONE choice.

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied
- ☐ Don't know

2. Consider all of your experiences with PERSI regarding your Choice Plan loan. How satisfied or dissatisfied overall are you with the loan process? Mark ☐ ONE choice.

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied
- ☐ Don't know

3. Can you please describe why you feel that way about the loan process?
Please enter response here.

4. How many times did you contact PERSI staff regarding your Choice Plan loan?
Enter number in the space provided.

_____ times

5. How satisfied or dissatisfied are you with the assistance you received from PERSI staff? Mark ☐ ONE choice.

- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied
- ☐ Don't know

6. How useful was the information you received from PERSI staff regarding your Choice Plan loan? Mark ☐ ONE choice.

- ☐ Very useful
- ☐ Somewhat useful
- ☐ Neither useful nor useless
- ☐ Somewhat useless
- ☐ Very useless

7. How many times did you contact Mellon staff regarding your Choice Plan loan?
Enter number in the space provided.

_____ times

8. How satisfied or dissatisfied are you with the assistance you received from Mellon staff? Mark ☐ ONE choice.

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied
- ☐ Don't know

9. How useful was the information you received from Mellon staff regarding your Choice Plan loan? Mark ☐ ONE choice.

- ☐ Very useful
- ☐ Somewhat useful
- ☐ Neither useful nor useless
- ☐ Somewhat useless
- ☐ Very useless

10. How easy was it to submit your Choice Plan loan request to Mellon?
Mark ☐ ONE choice.

- ☐ Very easy
- ☐ Somewhat easy
- ☐ Neither easy nor difficult
- ☐ Somewhat difficult
- ☐ Very difficult

11. How much time elapsed between the initiation of your Choice Plan loan with Mellon and its payment? Mark ☐ ONE choice.

- ☐ Within a week
- ☐ Within two weeks
- ☐ Within a month
- ☐ More than a month

12. Why did you take a Choice Plan Loan? Mark ☒ ALL boxes that apply

- ☐ Home improvement
- ☐ Vacation

- ☐ Education expenses
- ☐ Other. Please specify: _____

- ☐ Medical expenses

Please continue survey on other side



13. Do you access your Choice Plan account on the Internet? *Mark ☐ ONE choice.* ☐ Yes ☐ No *If NO, GO to Question 15*

14. Which of the following best describes how frequently you access your Choice Plan account on the Internet? *Mark ☐ ONE choice.* ☐ Once a day ☐ Once a week ☐ Once a month ☐ Once every 6 months ☐ Once a year

15. Do you access your Choice Plan account via the toll-free automated phone system? *Mark ☐ ONE choice.* ☐ Yes ☐ No *If NO, GO to Question 18*

16. Which of the following best describes how frequently you access your Choice Plan account via the automated phone system? *Mark ☐ ONE choice.* ☐ Once a day ☐ Once a week ☐ Once a month ☐ Once every 6 months ☐ Once a year

17. If you have used both methods of acquiring your Choice Plan account information, could you describe why you prefer one method over the other? *Please enter response here.*

18. Did you initiate your loan via the Internet or by phone? *Mark ☐ ONE choice.* ☐ Internet ☐ Phone

19. How easy was it to complete the loan process? *Mark ☐ ONE choice.* ☐ Very easy ☐ Somewhat easy ☐ Neither easy nor difficult ☐ Somewhat difficult ☐ Very difficult

20. Could you describe why you feel that way about the loan process? *Please enter response here.*

21. Have you read any additional material on Choice Plan loans? *Mark ☐ ONE choice.* ☐ Yes ☐ No *If NO, GO to Question 26*

22. Which of the following resources did you use? *Mark ☒ ALL boxes that apply*
☐ PERSI Handbook ☐ PERSI Website ☐ Brochure
☐ Some other source. *Please specify in the space provided:* _____

23. How easy was it to find the information you wanted? *Mark ☐ ONE choice.* ☐ Very easy ☐ Somewhat easy ☐ Neither easy nor difficult ☐ Somewhat difficult ☐ Very difficult ☐ Was unable to find information

24. How useful was the information you found? ☐ Very useful ☐ Somewhat useful ☐ Neither useful nor useless ☐ Somewhat useless ☐ Very useless

25. What, if anything, would have made this information more useful? *Please enter response here.*

26. Once your loan is repaid, do you plan on contributing to the Choice Plan again? *Mark ☐ ONE choice.* ☐ Yes ☐ No ☐ Don't know

Thank you. *Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.*

Please. *Please return your completed questionnaire in the pre-paid envelope provided to:*

Questions? *If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-9261. If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.*

Clearwater Research, Inc.
 1845 S. Federal Way
 Boise, ID 83705

3. Retirement Satisfaction Survey

Retirement Satisfaction Survey

Congratulations on your recent retirement.

This is a brief survey about your experiences with the retirement process. The results will be used to improve service for all members statewide.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



Public Employee Retirement System of Idaho

1. Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire retirement process. How satisfied or dissatisfied overall are you with the retirement process? *Mark @ ONE choice.*
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
 - ☐ Don't know
2. Can you please describe why you feel that way about the retirement process?
Please enter response here.

3. How many times did you contact PERSI staff regarding your retirement?
Enter number in the space provided. _____ times
4. Did you request retirement estimates from PERSI? *Mark @ ONE choice.*
 - ☐ Yes
 - ☐ No *If NO, Go to Question 7*
5. How many retirement estimates did you request?
Enter number in the space provided. _____ estimates
6. Over what time period did you request your retirement estimate(s)?
Mark @ ONE choice.
 - ☐ Within 3 months of retirement
 - ☐ Within 6 months of retirement
 - ☐ Within 1 year of retirement
 - ☐ Within 2 years of retirement
7. Did you receive retirement counseling from a PERSI Member Representative?
Mark @ ONE choice.
 - ☐ Yes
 - ☐ No *If NO, GO to Question 14*
8. From which PERSI Member Representative did you receive counseling? _____
9. How did you contact the PERSI Member Representative? *Mark @ ONE box.*
 - ☐ Phone
 - ☐ In-person
 - ☐ Other. *Please specify:* _____
10. Approximately how long did you meet with the PERSI Member Representative?
Enter minutes in the space provided. _____ minutes
11. How satisfied are you with the retirement counseling you received?
Mark @ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
 - ☐ Don't know
12. How useful was the information provided by the PERSI Representative in planning for your retirement? *Mark @ ONE choice.*
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Somewhat useless
 - ☐ Very useless
13. Did you delay retirement at all based on the information you received from the PERSI Representative? *Mark @ ONE choice.*
 - ☐ Yes
 - ☐ No
14. How confident are you that you understood all of the retirement options available?
Mark @ ONE choice.
 - ☐ Very confident
 - ☐ Confident
 - ☐ Somewhat confident
 - ☐ Not at all confident
15. Why did you choose the retirement option that you did?
Please enter response here.

16. How easy was it to complete your retirement application?
Mark @ ONE choice.
 - ☐ Very easy
 - ☐ Somewhat easy
 - ☐ Neither easy nor difficult
 - ☐ Somewhat difficult
 - ☐ Very difficult
17. Can you please describe why you feel that way about the retirement application?
Please enter response here.

18. How useful was the information provided by PERSI to complete your retirement?
Mark @ ONE choice.
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Somewhat useless
 - ☐ Very useless

Please continue survey on other side 

19. Did you read any additional information provided by PERSI about the retirement process and options? *Mark ☐ ONE choice.* ☐ Yes ☐ No IF NO, GO to Question 23

20. Where did you read this PERSI retirement information? *Mark ☐ ALL boxes that apply.*
☐ Brochure ☐ Handbook ☐ PERSI Website
☐ Other. Please specify: _____

21. How useful was this information? *Mark ☐ ONE choice.* ☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless

22. What, if anything, could have been explained better? *Please enter response here.*

23. Did you attend a PERSI 505 Pre-Retirement Workshop? *Mark ☐ ONE choice.* ☐ Yes ☐ No IF NO, GO to Question 28

24. How long before your retirement did you attend the workshop? *Mark ☐ ONE choice.* ☐ Within six months
☐ Within a year
☐ Within two years
☐ Within three years or more

25. How useful was the information provided in the workshop for your retirement planning? *Mark ☐ ONE choice.* ☐ Very useful
☐ Somewhat useful
☐ Somewhat useless
☐ Very useless

26. Can you please describe why you feel that way about the workshop?
Please enter response here.

27. Did you delay retirement at all based on the information you received in the workshop?
Mark ☐ ONE choice. ☐ Yes ☐ No

28. Why did you decide to retire at this time?
Mark ☐ ALL boxes that apply.
☐ Financially able to ☐ To start a different career ☐ Medical reasons
☐ Retired out ☐ Other. Please specify: _____

29. How confident are you that you will have enough monthly income to live comfortably throughout your retirement. *Mark ☐ ONE choice.* ☐ Very confident
☐ Somewhat confident
☐ Neither confident nor unsure
☐ Somewhat unsure
☐ Very unsure

30. What other sources of income will you have in retirement?
Mark ☐ ALL boxes that apply.
☐ Social Security ☐ Another pension ☐ 401k/Choice Plan
☐ 457 Deferred Compensation ☐ 403b ☐ IRA
☐ Work ☐ Some other source. Please specify: _____

31. Do you plan on working in your retirement? *Mark ☐ ONE choice.* ☐ Yes ☐ No IF NO, GO to Question 34

32. Do you plan on working in the public or private sector? *Mark ☐ ONE choice.* ☐ Public
☐ Private
☐ Don't know

33. Do you plan on working full-time or part-time? *Mark ☐ ONE choice.* ☐ Full-time
☐ Part-time
☐ Don't know

34. Are there any additional comments you would like to make about your PERSI retirement?
Please enter response here.

Thank you. *Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.*

Please. *Please return your completed questionnaire in the pre-paid envelope provided to:*

Questions? *If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-9201. If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.*

Clearwater Research, Inc.
 1845 S. Federal Way
 Boise, ID 83705

4. Choice Plan Rollover Satisfaction Survey

Choice Plan Rollover Satisfaction Survey

You recently made a rollover into your PERSI Choice Plan 401(k).

This is a brief survey about your experiences with the rollover process. The results will be used to improve service for members statewide.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



Public Employee Retirement System of Idaho

1. Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) throughout the entire year. How satisfied or dissatisfied overall are you with PERSI? <i>Mark @ ONE choice.</i>	<input type="radio"/> Very satisfied <input type="radio"/> Somewhat satisfied <input type="radio"/> Neither satisfied nor dissatisfied <input type="radio"/> Somewhat dissatisfied <input type="radio"/> Very dissatisfied <input type="radio"/> Don't know
2. Consider all of your experiences with PERSI regarding your Choice Plan rollover. How satisfied or dissatisfied overall are you with the rollover process? <i>Mark @ ONE choice.</i>	<input type="radio"/> Very satisfied <input type="radio"/> Somewhat satisfied <input type="radio"/> Neither satisfied nor dissatisfied <input type="radio"/> Somewhat dissatisfied <input type="radio"/> Very dissatisfied <input type="radio"/> Don't know
3. Can you please describe why you feel that way about the roll over process? <i>Please enter response here.</i> _____ _____	
4. How many times did you contact <u>PERSI</u> staff regarding your Choice Plan rollover? <i>Enter number in the space provided.</i> _____ times	<input type="radio"/> Very satisfied <input type="radio"/> Somewhat satisfied <input type="radio"/> Neither satisfied nor dissatisfied <input type="radio"/> Somewhat dissatisfied <input type="radio"/> Very dissatisfied <input type="radio"/> Don't know
5. How satisfied or dissatisfied are you with the assistance you received from <u>PERSI</u> staff? <i>Mark @ ONE choice.</i>	<input type="radio"/> Very useful <input type="radio"/> Somewhat useful <input type="radio"/> Neither useful nor useless <input type="radio"/> Somewhat useless <input type="radio"/> Very useless
6. How useful was the information you received from <u>PERSI</u> staff regarding your Choice Plan rollover? <i>Mark @ ONE choice.</i>	<input type="radio"/> Very useful <input type="radio"/> Somewhat useful <input type="radio"/> Neither useful nor useless <input type="radio"/> Somewhat useless <input type="radio"/> Very useless
7. How many times did you contact <u>Mellon</u> staff regarding your Choice Plan rollover? <i>Enter number in the space provided.</i> _____ times	<input type="radio"/> Very satisfied <input type="radio"/> Somewhat satisfied <input type="radio"/> Neither satisfied nor dissatisfied <input type="radio"/> Somewhat dissatisfied <input type="radio"/> Very dissatisfied <input type="radio"/> Don't know
8. How satisfied or dissatisfied are you with the assistance you received from <u>Mellon</u> staff? <i>Mark @ ONE choice.</i>	<input type="radio"/> Very useful <input type="radio"/> Somewhat useful <input type="radio"/> Neither useful nor useless <input type="radio"/> Somewhat useless <input type="radio"/> Very useless
9. How useful was the information you received from <u>Mellon</u> staff regarding your Choice Plan rollover? <i>Enter number in the space provided.</i>	<input type="radio"/> Very easy <input type="radio"/> Somewhat easy <input type="radio"/> Neither easy nor difficult <input type="radio"/> Somewhat difficult <input type="radio"/> Very difficult
10. How easy was it to submit your Choice Plan rollover request to PERSI? <i>Mark @ ONE choice.</i>	<input type="radio"/> Within a week <input type="radio"/> Within two weeks <input type="radio"/> Within a month <input type="radio"/> More than a month
11. How much time elapsed between the initiation of your Choice Plan rollover with PERSI and its completion? <i>Mark @ ONE choice.</i>	<input type="radio"/> Yes <input type="radio"/> No
12. Do you regularly contribute to your Choice Plan 401(k)? <i>Mark @ ONE choice.</i>	<input type="radio"/> Yes <input type="radio"/> No
13. What percent of pay do you contribute? <i>Mark @ ONE choice.</i>	<input type="radio"/> 1 - 2% <input type="radio"/> 3 - 4% <input type="radio"/> 5 - 6% <input type="radio"/> 7 - 8% <input type="radio"/> 9 - 10% <input type="radio"/> Over 10%

Please continue survey on other side



14. Do you access your Choice Plan account on the Internet? *Mark @ ONE choice.*
- ☐ Yes
☐ No *IF NO, GO to Question 16*
15. Which of the following best describes how frequently you access your Choice Plan account on the Internet? *Mark @ ONE choice.*
- ☐ Once a day
☐ Once a week
☐ Once a month
☐ Once every 6 months
☐ Once a year
16. Do you access your Choice Plan account via the PERSI toll-free automated phone system? *Mark @ ONE choice.*
- ☐ Yes
☐ No *IF NO, GO to Question 19*
17. Which of the following best describes how frequently you access your Choice Plan account on the via the automated phone system? *Mark @ ONE choice.*
- ☐ Once a day
☐ Once a week
☐ Once a month
☐ Once every 6 months
☐ Once a year
18. If you have used both methods of acquiring your Choice Plan account information, could you describe why you prefer one method over the other? *Please enter response here.*
- _____
- _____

19. How easy was it to complete the rollover process? *Mark @ ONE choice.*
- ☐ Very easy
☐ Somewhat easy
☐ Neither easy nor difficult
☐ Somewhat difficult
☐ Very difficult
20. Could you describe why you feel that way about the roll over process? *Please enter response here.*
- _____
- _____

21. Have you read any additional material on Choice Plan rollovers? *Mark @ ONE choice.*
- ☐ Yes
☐ No *IF NO, GO to Question 25*
22. Which of the following resources did you use? *Mark @ ALL boxes that apply*
- ☐ PERSI Handbook ☐ PERSI Website ☐ Brochure
☐ Some other source. *Please specify:* _____
23. How easy was it to find the information you wanted? *Mark @ ONE choice.*
- ☐ Very easy
☐ Somewhat easy
☐ Neither easy nor difficult
☐ Somewhat difficult
☐ Very difficult
☐ Was unable to find information
24. How useful was the information you found? *Mark @ ONE choice.*
- ☐ Very useful
☐ Somewhat useful
☐ Neither useful nor useless
☐ Somewhat useless
☐ Very useless
25. What, if anything, would have made this information more useful? *Please enter response here.*
- _____
- _____

26. Why did you decide to roll your money into the Choice Plan 401(k)? *Mark @ ALL boxes that apply*
- ☐ No/low fees ☐ Trust PERSI ☐ Good investment options
☐ To have money all in one place ☐ Other. *Please specify:* _____

Thank you.

Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.

Please.

Please return your completed questionnaire in the pre-paid envelope provided to:

Clearwater Research, Inc.
1845 S. Federal Way
Boise, ID 83705

Questions?

*If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-9281.
If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.*

5. Separation Benefit Satisfaction Survey

Separation Benefit Satisfaction Survey

You recently received a separation benefit payment of your PERSI Base Plan account. This is a brief survey about your experiences with the separation benefit process. The results will be used to improve service to our members.

Your participation is voluntary and highly valued because you represent many other PERSI members. We will hold your responses in the strictest confidence.

Please answer each question and return the survey in the enclosed pre-addressed stamped envelope within two weeks. Thank you for your time.



PERSI

Public Employee Retirement System of Idaho

1. Consider your experiences with the Public Employee Retirement System of Idaho (PERSI) regarding the separation benefit process. How satisfied or dissatisfied overall are you with separation process? *Mark @ ONE choice.*
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
 - ☐ Don't know
2. Can you please describe why you feel that way about the separation process?
Please enter response here.

3. Did you speak with a PERSI staff member about your separation benefit?
Mark @ ONE choice.
 - ☐ Yes
 - ☐ No If NO, GO to Question 7
4. If so, how satisfied or dissatisfied were you with their service?
Mark @ ONE choice.
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Neither satisfied nor dissatisfied
 - ☐ Somewhat dissatisfied
 - ☐ Very dissatisfied
 - ☐ Don't know
5. Did they adequately explain the process and timing of your request?
Mark @ ONE choice.
 - ☐ Yes
 - ☐ No
 - ☐ Don't know
6. How many times did you contact PERSI staff regarding your separation benefit?
Enter number in the space provided.
_____ times
7. How much time elapsed between the initiation of your separation request with PERSI and its payment? *Mark @ ONE choice.*
 - ☐ Within a week
 - ☐ Within two weeks
 - ☐ Within a month
 - ☐ Within two months
 - ☐ More than two months
8. How easy was it to complete the separation benefit form? *Mark @ ONE choice.*
 - ☐ Very easy
 - ☐ Somewhat easy
 - ☐ Somewhat difficult
 - ☐ Very difficult
9. What, if anything, could be done to make the form easier?
Please enter response here.

10. Did you read the informational page attached to the form? *Mark @ ONE choice.*
 - ☐ Yes
 - ☐ No If NO, GO to Question 13
11. How useful was the informational page? *Mark @ ONE choice.*
 - ☐ Very useful
 - ☐ Somewhat useful
 - ☐ Somewhat useless
 - ☐ Very useless
12. What, if anything, could have been explained better?
Please enter response here.

Please continue survey on other side

13. Have you read any additional PERSI information on separation benefits to help you understand the process and your choices? *Mark @ ONE choice.* ☐ Yes ☐ No If NO, GO to Question 17

14. What separation-related information did you read? *Mark @ ALL boxes that apply.*
☐ Brochure ☐ Handbook ☐ PERSI Website ☐ Information sheet included with form
☐ Other. Please specify: _____

15. How useful was this information? *Mark @ ONE choice.* ☐ Very useful ☐ Somewhat useful ☐ Somewhat useless ☐ Very useless

16. What, if anything, could have been explained better? *Please enter response here.*

17. Did your employer tell you that you had to withdraw your funds? *Mark @ ONE choice.* ☐ Yes ☐ No

18. Did you know that you could leave your money in PERSI? *Mark @ ONE choice.* ☐ Yes ☐ No

19. How many years of PERSI service did you have? _____ years If less than 5 years, GO to Question 21
Enter number in the space provided.

20. If you have more than five years of service, were you advised by PERSI staff that you may have been vested to a more valuable lifetime retirement benefit? *Mark @ ONE choice.* ☐ Yes ☐ No

21. Why did you choose to withdraw your money from PERSI? *Mark @ ALL boxes that apply.*
☐ Needed the money ☐ 3-year rule ☐ Did not know I could leave it in ☐ Divorce Segregation
☐ Moving ☐ Roll to 401(k) ☐ Roll to IRA or other savings plan
☐ Other. Please specify: _____

22. Do you understand the tax consequences of taking your money out early? *Mark @ ONE choice.* ☐ Yes ☐ No

23. Do you plan on returning to public employment? *Mark @ ONE choice.* ☐ Yes ☐ No ☐ Don't know If NO, GO to END

24. When do you plan on returning to public employment? *Mark @ ONE choice.* ☐ Within six months ☐ Within a year ☐ Within two years ☐ Within three years or more

25. Would this work be full-time or part-time? *Mark @ ONE choice.* ☐ Full-time ☐ Part-time ☐ Don't know

26. Are there any additional comments you would like to make about PERSI's separation benefit process? *Please enter response here.*

Thank you. *Thank you for taking the time to complete this questionnaire. Your assistance is very much appreciated.*

Please. *Please return your completed questionnaire in the pre-paid envelope provided to:* Clearwater Research, Inc.
 1845 S. Federal Way
 Boise, ID 83705

Questions? *If you have questions about this survey, please call Becky Reeb, PERSI Communications Manager, at (208) 287-8261. If you have other PERSI-related questions, call 1-800-451-8228 or visit www.persi.state.id.us.*